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JOHN MCCULLAGH
The State Superintendent of Elections for the Metropolitan Elections District.

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SECOND ANNUAL REPORT

OF THE

State Superintendent of Elections

FOR THE

METROPOLITAN ELECTIONS DISTRICT

INCLUDING THE COUNTIES OF

NEW YORK, KINGS, QUEENS, NASSAU, RICHMOND AND WESTCHESTER

1899

State Superintendent - -	JOHN McCULLAGH
Chief Deputy - - -	C. V. C. VAN DEUSEN
Clerk - - - - -	PATRICK H. DUNN
Stenographer - - - -	ARTHUR HOFFMAN

OFFICE

Nos. 585 and 587 Broadway

The City of New York

ALBANY
JAMES B. LYON, STATE PRINTER
1900

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STATE OF NEW YORK

No. 54

IN ASSEMBLY

FEBRUARY 5, 1900

SECOND ANNUAL REPORT

OF THE

STATE SUPERINTENDENT OF ELECTIONS

FOR THE

METROPOLITAN ELECTIONS DISTRICT

1899

STATE OF NEW YORK:

EXECUTIVE CHAMBER,
ALBANY, *February* 5, 1900.

To the Legislature:

I have the honor to transmit herewith the Second Annual Report of the State Superintendent of Elections for the Metropolitan Elections District, the same being for the year 1899.

THEODORE ROOSEVELT,

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SECOND ANNUAL REPORT

OF THE

STATE SUPERINTENDENT OF ELECTIONS

FOR THE

METROPOLITAN ELECTIONS DISTRICT

CITY OF NEW YORK, *December* 30, 1899.

To the Governor of the State of New York, Albany, N. Y.:

Dear Sir.—In compliance with the provisions of section 13, chapter 676, of the Laws of 1898, I have the honor to submit herewith my second annual report regarding the operations of this department for the year 1899.

Within the past year the work of the department has been very largely increased and its scope of activity materially widened, as compared with the preceding year, due to amendments to the original law creating the department, and the amendments suggested by the department to the election and executive laws which were enacted by the Legislature of 1899.

While the work of the department in 1898 was necessarily confined to the supervision of registration and election of that year, during the present year I have been compelled to prosecute the criminal actions arising from the arrests made by my deputies at and subsequent to the election of 1898, to investigate naturalization frauds in the eastern and southern districts of the United States courts, to examine into and prosecute violations of the Primary Election Law at the official primaries, held under the amended primary act of 1899, to supervise the registration of

electors and the election of 1899, and to prosecute the violations of the Penal Code relating to crimes against the elective franchise, and to provide the necessary machinery for the Attorney-General of the State and his deputies in bringing the violators before the special and extraordinary terms of the Supreme Court, called for the purpose of hearing and determining the cases arising from such violations. That the labors imposed upon the department have been discharged in the manner in which they have, without adequate financial assistance from the State, and with a largely reduced force of deputies, as compared with 1898, is, I respectfully submit, an eminently satisfactory demonstration of the value of the department to the State, and a fair indication of what can be accomplished under more favorable conditions.

While the Legislature of 1899 acceded to my request for added powers and increased number of deputies, and provided for an increased expenditure in the expenses of the department, it failed to appropriate any money to carry into effect the amendments enacted into law. This was due to the fact that the act amending the law relating to this department was not passed by the Assembly until a few moments before the final adjournment of the Legislature and subsequent to the passage of the acts carrying appropriations for State purposes. In consequence thereof, I have been seriously handicapped in my work by lack of funds and deputies, for, while I am allowed by law to appoint eight hundred deputies, the Legislature appropriated an amount which restricted me to the services of less than five hundred men, while, as a matter of fact, the demands made upon me for the services of deputies from various parts of the Metropolitan Elections District far exceeded those made at the election of 1898, demands which I was necessarily unable to grant, and was compelled to

restrict the work of the department to a comparatively few Assembly districts.

My expenditures for carrying into effect the provisions of the law relating to this department were limited to the paltry sum of seven thousand dollars. Out of this appropriation of seven thousand dollars for office expenses, I have been compelled to defray the rental, which is four thousand dollars per year, heating, lighting of the offices, the stationery and other supplies necessary, witness fees for my own investigations and in the preparation of the cases to be presented to the police courts, the grand juries and the extraordinary term of the Supreme Court, in addition to all the other incidental expenses rendered necessary by the largely increased demands made upon the department. In consequence, I find myself absolutely without means to continue the work of the department, and I respectfully request that you will supplement my efforts to immediately secure from the Legislature an appropriation sufficient to defray the expenses of the department until the regular appropriation for the year 1900 will be available.

At the time of fixing the appropriation for this department during the session of the Legislature in 1899, it was generally supposed that the work devolving upon the department would necessarily be light from the fact that only members of Assembly and local officers were to be voted for. After the adjournment of the Legislature, however, circumstances developed which indicated that the political activity in the Metropolitan District would equal, if not exceed, that of a gubernatorial year through the desire of the leaders of one of the great political organizations to secure control of the Assembly. These indications were amply borne out during the campaign just ended, and it is doubtful if

recent political campaigns can parallel the strenuous efforts made to secure a majority of the votes cast in many of the Assembly districts within the Metropolitan District. Had these efforts been confined within legitimate limits, the resources of this department would undoubtedly have been sufficient to meet the needs of the campaign, but in several Assembly districts within the Metropolitan District the most barefaced methods of colonization and fraudulent registration and voting were resorted to, and in consequence thereof the number of deputies appointed proved wholly inadequate to successfully frustrate in every instance the known prostitution of the elective franchise, and I respectfully submit that if the department is to measure up to the full standard of efficiency demanded and expected of it, the Legislatures of the future must grant to it the fullest financial support possible.

In order that the work of the department may be intelligently followed, I have divided this report into chapters, grouping under the proper heading the facts in relation to the work treated in each chapter.

CHAPTER ONE.

Selection and Appointment of Deputies, 1899.

One of the most gratifying incidents in connection with the organization of the force of deputies for the election of 1899 was the official recognition of this department by the Democratic organization of four of the five counties within the Metropolitan Elections District, to which were apportioned the deputies appointed, which was in direct contrast with the action of the Democratic organization of the said counties in 1898, when the law creating the department was officially denounced by that organization as unconstitutional and an infringement of the rights of citizens. In 1899, however, the Democratic organizations of Kings, Queens, Richmond and Westchester not only certified for appointment the deputies apportioned to them by me, but requested that I should increase the number apportioned to such counties. This I was unable to do, as heretofore stated, because of lack of appropriation to pay the extra deputies requested.

Realizing that I must depend very largely upon the special deputies, which I am permitted under the law to appoint without nomination for effective work in connection with the investigations of crimes against the elective franchise, I determined to avail myself of the services of the entire number allowed me by law, namely, two hundred. The appropriation for deputies was limited to one hundred thousand dollars. That sum represented five hundred deputies, providing each deputy served the full number of days allowed, namely, forty days, but under the amendment to the law relating to the term of service of deputies, chapter 499 of the Laws of 1899, I was compelled to set aside a sum of money out of the appropriation for deputies to pay for the

extra services of such deputies as might become complainants in a criminal proceeding, or whose services would have to be continued in order to wind up the affairs of the department, and I, therefore, decided that I would appoint in all but 450 deputies. Deducting the 200 special deputies of my own selection therefore left but 248 deputies to be apportioned among the two political organizations in five counties within the Metropolitan Elections District, Nassau county being included in my calculations with Queens county, of which it formed a part at the time of the creation of this department, and consequently still within my jurisdiction.

In making the apportionment of deputies to be nominated by the two political organizations entitled to representation at the polls, under section 4 of chapter 676 of the Laws of 1898, in order to avoid any charge of favoritism toward any county, I divided the number determined upon by the number of Assembly districts within each county and apportioned an equal number of deputies to each Assembly district, namely, two deputies for each political party, but found that it would be necessary to increase the number from 248 to 252, in order to thus equalize the apportionment. Proceeding upon this basis, I made the following apportionment:

New York county	140
Kings county	84
Queens county	12
Westchester county	12
Richmond county	4
Specials	200
	452

Pursuant to the provisions of section 4 of chapter 676 of the Laws of 1898, I notified, on August 2, 1899, the chairmen of the

respective political organizations entitled to representation on election boards of the counties within the Metropolitan Elections District of the apportionment made, requesting them to submit the names of persons for examination for appointment as deputies to represent such political organization. Subsequently, the demands made by developments upon the department for the services of deputies in New York county became so insistent that I determined to appoint 20 additional deputies for each political party in such county, and I notified the proper party authorities to that effect, thus increasing the number of deputies to act at the general election from 452 to 492. Of the number of persons nominated for appointment 35 were disqualified by me as not possessing the qualifications necessary. Seventeen deputies were dismissed for various causes, and 19 resigned. In all 502 persons were appointed as deputies. Owing to the fact that the Dewey holidays included the day beginning forty days before election, followed by Sunday, it was impossible to organize the deputies into squads until Monday, October 2d, thirty-seven days before the day of election, on which day their services in a majority of cases ceased under the law. The deputies appointed were divided into thirteen squads, the first four squads being composed of the special deputies; the other squads were composed of the regular or political deputies in squad numbers and assigned to duty on Monday, October 2, 1899. The squads composed of the regular or political deputies were assigned to duty in the Second, Fifth, Sixth, Eighth and Nineteenth assembly districts in the county of New York and in several of the wards of the county of Kings, while the special deputies were assigned to various districts throughout the Metropolitan Elections District, including certain districts in the counties of Westchester, Richmond and Queens.

CHAPTER TWO.

The Official Primary Election of 1899.

The first official primary election, held under the provisions of the revised primary election law, chapter 473 of the Laws of 1899, was held on September 19, 1899. Owing to the fact that complete harmony existed in the ranks of the Republican party, the official primary election developed but few contests in that party, and were of a friendly nature. This was true also in regard to the Democratic party, except in several assembly districts in the county of New York, where partisan strife developed into a keen battle between the opposing factions. The storm centres of the Democratic contentions were in the Ninth and Thirty-fourth assembly districts. Contests were also made in several of the other assembly districts which engendered considerable bitterness, but in no other than the Ninth and Thirty-fourth could the contests be dignified into more than an ordinary contest for supremacy.

In the Ninth assembly district, of which the Hon. John C. Sheehan has been the recognized leader for many years, an opposition sprang up, fostered, it is charged, by the leaders of the Democratic organization of the county of New York, to whom Mr. Sheehan had become persona non grata. Hostilities began with the selection of Democratic election officers to act at the official primary and the general election. Custom for years had given to the district leaders the right to name to the central body nominating election officers the persons to act as such officers. That custom was followed in every assembly district in the county of New York for the last election, except in the case of the Ninth assembly district. In that district, following the cus-

tom, Mr Sheehan submitted a list of names of persons to act as election officers. Subsequently another list of names of persons to act as election officers in that district was submitted to the central body of Tammany Hall by the leaders of the opposition to Mr. Sheehan, which was led by Alderman Frank J. Goodwin and Thomas C. Smith, a court clerk and formerly private secretary to the recognized leader of Tammany Hall. The Committee on Election Officers of the Tammany Hall General Committee decided to ignore the list submitted by Mr. Sheehan, and certified to the police board of the city of New York for appointment the list of names submitted by the Goodwin-Smith faction. Mr. Sheehan protested against the acceptance of the Goodwin-Smith list, and carried the matter into the courts for adjudication. His contention was not upheld by the courts, which decided that the committee appointed by the Tammany Hall organization, having in charge the selection and recommendation of persons to act as election officers to represent the Tammany organization of the county of New York, were possessed of full powers to make such selections and recommendations independently of the district leaders. As a consequence of the judicial determination of the questions at issue, the police board appointed the persons nominated as election officers by the Goodwin-Smith faction. This action on the part of Tammany Hall incensed a very large portion of the Democratic voters of the Ninth assembly district, and the strife for supremacy between the factions became exceedingly bitter. Adherents of Mr. Sheehan holding public office were removed from office, because of their failure, it was alleged, to forsake their leader at the demand of his opponents. Notwithstanding the methods adopted by the opponents of the Sheehan faction, but little progress was made by them in securing recruits from

the followers of Mr. Sheehan, and a week or ten days before the official primary reports were industriously circulated that the contest against the continued supremacy of Mr. Sheehan in the district had practically been abandoned. This proved to be unfounded, and was in reality but a ruse to lull into fancied security the Sheehan faction and an attempt to hide a trick by which it was expected to bring about the downfall of the leader of the district. In short, it was alleged that every art and artifice known to politics was brought to bear by the opponents of the Sheehan faction to deplete the ranks of that faction.

On the day of the official primary election the trick by which it was hoped to secure the downfall of Mr. Sheehan as leader was developed by the production of a bogus Sheehan ballot which contained the names of Mr. Sheehan and four others of his known supporters, the balance of the large number of candidates for delegates to the Tammany Hall general committee on the ballot being the names of the candidates of the Goodwin-Smith faction. In order to deceive the Sheehan voters of the district, the bogus Sheehan ballot was arranged in five columns, in which were printed the names of the delegates to the general committee of Tammany Hall, and at the head of the five columns was printed the name of Mr. Sheehan and his four active lieutenants in such manner that one such name appeared at the head of each column. The other ballots provided for the election were those prepared by the Goodwin-Smith faction and the ballot prepared by the Sheehan faction. When the regular Sheehan ballots were delivered by the Sheehan workers they found that the inspectors were in possession of the Goodwin-Smith and the bogus Sheehan ballots. In many cases the inspectors refused to accept the regular Sheehan ballots for distribution to voters, claiming that

C. V. C. Van Deusen
Chief Deputy State Superintendent of Elections for the Metropolitan Elections District.

they were already in possession of the Sheehan ballots, which they said they had received from police headquarters together with the Goodwin-Smith ballots. In some districts several persons applied for the regular Sheehan ballots, declaring the fraudulent character of the bogus Sheehan ballots, and were told to take their choice of the ballots which were given them or their vote would not be accepted. In several election districts the inspectors persisted in their refusal to accept and distribute the regular Sheehan ballot until they were threatened with arrest by Mr. Sheehan, when they finally agreed to receive and distribute the ballots. In other districts inspectors, after receiving the regular Sheehan ballots, refused to distribute them. In other instances the known adherents of Mr. Sheehan were not allowed to vote after they had received their ballots, notwithstanding their willingness to swear their vote in. Demands made by the Sheehan faction for assistance and protection from the police were either ignored in silence or the complainants threatened with arrest for disorderly conduct. In short, the primary election was conducted with absolute indifference to the rights of the voters and to the provisions of the law governing the election. Notwithstanding all the efforts used to encompass the defeat of Mr. Sheehan, the result of the vote was favorable to him, and he was continued as the leader of the district. The bitterness engendered by the unfair methods used against the Sheehan faction was so great that the leaders of the victorious faction determined to make an effort to secure the conviction and punishment of the inspectors of election who had so flagrantly violated the provisions of the law and the rights of the qualified voters of the district. This determination resulted in the following communication addressed to me by the Hon. John C. Sheehan:

No. 253 BROADWAY,

NEW YORK, *October* 2, 1899.

JOHN MCCULLAGH, ESQ., *State Superintendent of Elections, No.* 585 *Broadway, City:*

Dear Sir—I desire to call your attention to the many violations of law that occurred in the Ninth assembly district on the 19th of September last, the annual primary election day, accounts of which you may have read in the newspapers of the city. The violations of the primary election laws of the State were numerous and glaring. Punishment for such breaches of law are provided for in the Penal Code, and it seems to me that all such cases come within your supervision.

The election officers were undoubtedly aided and abetted in their efforts to override the law by parties "higher up," and it seems to me that if the cases are energetically pushed such parties may be brought to the surface and punished. I therefore take the liberty of handing you herewith inclosed statements made by different persons, which are proof of wilful violation of law on the part of some twenty-four inspectors of election. Additional evidence can be supplied if necessary, and evidence is now being secured which will apply to other inspectors and the police officials as well.

Violations of the Primary Law were not confined to the Ninth assembly district alone, as many wilful abuses of the law occurred in other parts of the city, to which I understand your attention will also be called.

Election officers are appointed for a year, and those who are now officiating in the Ninth assembly district will act in that capacity at the coming election. The way in which they neglected their duty and the open and defiant manner in which they evaded the law and trampled upon the rights of citizens should hasten action that will lead to their speedy removal from office and punishment for their illegal offences.

Respectfully yours,

JOHN C. SHEEHAN.

Accompanying the above communication were a large number of affidavits of citizens which served to establish the fact that serious violations of the primary law had been perpetrated at the primary election.

Under the law creating this department, chapter 676, Laws of 1898, no specific authority was vested in me or my deputies to take official cognizance of primary elections or violations of the law relating thereto, but by the amendment to article 5 of the Executive Law relating to the Attorney-General, being chapter 303 of the Laws of 1899, I was charged with the duty of investigating and prosecuting all offenses against the provisions of Title V of the Penal Code, in which were included the violations of the Primary Election Law. Upon the receipt, therefore, of the communication and the affidavits of the alleged violations of the Primary Law from Mr. Sheehan, I addressed to him the following communication:

Office of
State Superintendent of Elections
for the
Metropolitan Elections District,
585 and 587 Broadway,
City of New York, *October* 2, 1899.

Hon. John C. Sheehan, *No. 253 Broadway, N. Y.:*

Dear Sir.—I beg to acknowledge the receipt of your favor of even date in which you call my attention to the violations of the Primary Election Law at the annual primary election on the 19th of September last, together with the evidence sustaining the charges therein made. I beg to state that the evidence submitted by you corroborates the charges that the provisions of the Penal Code relating to crimes against the elective franchise were violated and substantiate the investigations made by this office in relation to the annual primary election.

You are correct in the assumption that my jurisdiction extends to crimes committed against the elective franchise, whether at primaries or the election, and since my attention has been officially called to the crimes committed under Title V of the Penal Code, it becomes my duty to take official cognizance thereof. This I will do by at once calling the attention of the Governor and the Attorney-General to these violations of the elective franchise, and shall request the Attorney-General to advise the Governor that there is occasion for an extraordinary term of the Supreme Court in the county of New York and the impanelling of grand and petit juries before which such cases shall be presented, tried and determined as the Attorney-General shall direct, together with the request that the Attorney-General shall designate one of his deputies to represent this office in the prosecution of such cases.

Yours respectfully,
JOHN McCULLAGH,
The State Superintendent of Elections
for the Metropolitan Elections District.

The conditions which existed in the Ninth assembly district were paralleled in that portion of the Thirty-fourth assembly district lying north of the Harlem river, in which district a bitter factional fight was waged between the political followers of Coroner Anthony McOwen and Percival Nagle, the latter the associate organization leader of the district. The McOwen faction, which was defeated at the primary election, made even more serious allegations of violations of the Primary Election Law than those which were alleged to have been perpetrated in the Ninth assembly district, and affidavits substantiating the allegations made were forwarded to me with the request that I take official cognizance of the violations.

I immediately placed myself in communication with the Attorney-General and requested that he should investigate the charges

made as to violations of the Primary Election Law, and if, in his judgment, the same were serious enough to constitute sufficient grounds for the prosecution of the offenders, I respectfully requested that he recommend to you the necessity for an extraordinary term of the Supreme Court to hear and determine the cases arising from such violations under chapter 303 of the Laws of 1899. The Attorney-General promptly delegated the Hon. John C. Coyne, Chief Deputy Attorney-General, to examine into the affidavits submitted as to the alleged violations of law. Judge Coyne immediately began an investigation of the charges, making his headquarters at my office, and examined, with the assistance of the Hon. Job Hedges, Special Deputy Attorney-General, a large number of witnesses, they being brought to my office under the power of subpoena, vested in me by the Legislature of 1899. After an exhaustive examination into the charges, Judge Coyne, on October 24th, submitted his report to the Attorney-General, in which he stated that the evidence demonstrated serious infractions of the Primary Law, and that, in his judgment, it would be necessary to convene an extraordinary term of the Supreme Court to secure the conviction and punishment of the offenders. The Attorney-General thereupon advised the Governor that, in his judgment, it was necessary to convene an extraordinary session of the Supreme Court for such purpose. Acting upon the recommendation of the Attorney-General, the following proclamation was issued by you on October 27, 1899:

State of New York—Executive Chamber.

It appearing to my satisfaction that the public interest requires it; therefore, in accordance with the statute in such case made and provided, I do hereby appoint an extraordinary trial term of the Supreme Court to be held at the Court House, in the

borough of Manhattan and county of New York, on Monday, the twentieth day of November, in this current year, 1899, at 11 o'clock in the forenoon of that day, and to continue so long as may be necessary for the disposal of the business that may be brought before it, and I do hereby designate the Hon. William E. Werner, who is a justice of the Supreme Court, to hold the said extraordinary trial term of the Supreme Court. And I do further direct that notice of the appointment aforesaid be given by publication of this order once in each week for two successive weeks in *The Sun* and the New York *Press*, newspapers which are published in the county of New York.

Given under my hand and the privy seal of the State at the Capitol in the city of Albany this twenty-seventh day of October, in the year of our Lord one thousand eight hundred and ninety-nine.

THEODORE ROOSEVELT.

WM. J. YOUNGS,
Secretary to the Governor.

Owing to the fact that the early labors of the extraordinary term of the Supreme Court, convened by you under the above proclamation, was necessarily devoted to hearing and determining the cases arising in the county of New York from the violations of the Penal Code relating to the registration of electors and the election, the court was unable to reach the cases against the persons charged with the violations of the primary election law before the recess of the court on December 21st. The grand jury attending the extraordinary term of the Supreme Court, however, returned forty indictments against the Democratic election officials who are charged with having violated the primary election law, and their cases will be heard and determined upon the reassembling of the extraordinary term of the Supreme Court in March next.

The following are the names and addresses of the indicted officials, with the primary election and assembly districts in which they served at the official primary election, all being held in $500 bail to answer:

C. Blair Mahoney, 226 West Nineteenth street, First primary election district, Ninth assembly district.

C. Blair Mahoney, 226 West Nineteenth street, First primary election district, Ninth assembly district.

George F. Bagley, 209 West Twentieth street, First primary election district, Ninth assembly district.

George F. Bagley, 209 West Twentieth street, First primary election district, Ninth assembly district.

James A. Gateley, 263 West Nineteenth street, First primary election district, Ninth assembly district.

James A. Gateley, 263 West Nineteenth street, First primary election district, Ninth assembly district.

Peter Rogers, 212 West Twenty-first street, First primary election district, Ninth assembly district.

Joseph F. O'Mara, 328 Eighth avenue, Ninth primary election district, Ninth assembly district.

James F. Maguire, 332 Eighth avenue, Ninth primary election district, Ninth assembly district.

Charles J. Ward, 304 Eleventh avenue, Ninth primary election district, Ninth assembly district.

Herman Heller, 512 West Twenty-sixth street, Ninth primary election district, Ninth assembly district.

Joseph D. Welsh, 539 West Twenty-sixth street, Tenth primary election district, Ninth assembly district.

Wm. P. Gallagher, 450 West Twenty-ninth street, Tenth primary election district, Ninth assembly district.

Peter J. Stappers, 345 West Twenty-eighth street, Tenth primary election district, Ninth assembly district.

Lester J. White, 337 West Twenty-eighth street, Tenth primary election district, Ninth assembly district.

Paul W. Cornelisse, 434 West Twenty-ninth street, Twelfth primary election district, Ninth assembly district.

Paul W. Cornelisse, 434 West Twenty-ninth street, Twelfth primary election district, Ninth assembly district.

John C. McAdam, 456 West Twenty-ninth street, Twelfth primary election district, Ninth assembly district.

John C. McAdam, 456 West Twenty-ninth street, Twelfth primary election district, Ninth assembly district.

Henry G. Gleisten, 328 West Thirtieth street, Twelfth primary election district, Ninth assembly district.

Henry G. Gleisten, 328 West Thirtieth street, Twelfth primary election district, Ninth assembly district.

Louis Hahn, 344 Ninth avenue, Twelfth primary election district, Ninth assembly district.

Louis Hahn, 344 Ninth avenue, Twelfth primary election district, Ninth assembly district.

Edward Stricker, 308 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

Edward Stricker, 308 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

Edward Stricker, 308 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

Jos. R. Corcoran, 332 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

Jos. R. Corcoran, 332 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

Jos. R. Corcoran, 332 East One Hundred and Twentieth street, Second primary election district, Thirty-fourth assembly district.

John F. Leddy, 517 East One Hundred and Nineteenth street, Second primary election district, Thirty-fourth assembly district.

John F. Leddy, 517 East One Hundred and Nineteenth street, Second primary election district, Thirty-fourth assembly district.

John F. Leddy, 517 East One Hundred and Nineteenth street, Second primary election district, Thirty-fourth assembly district.

John C. Simon, 2334 First avenue, Second primary election district, Thirty-fourth assembly district.

John C. Simon, 2334 First avenue, Second primary election district, Thirty-fourth assembly district.

John C. Simon, 2334 First avenue, Second primary election district, Thirty-fourth assembly district.

Wm. H. Walsh, 111 East One Hundred and Twenty-sixth street, Eighth primary election district, Thirty-fourth assembly district.

Michael Jackson, 2655 Third avenue, Seventeenth primary election district, Thirty-fourth assembly district.

James T. McMahon, 2669 Third avenue, Seventeenth primary election district, Thirty-fourth assembly district.

Harry Harper, 2698 Third avenue, Seventeenth primary election district, Thirty-fourth assembly district.

Henry A. Sauter, 629 East One Hundred and Forty-sixth street, Seventeenth primary election district, Thirty-fourth assembly district.

CHAPTER THREE.

Investigation of Naturalization Frauds.

In the annual report of 1898 I had occasion to call your attention to the frauds which had been developed by investigation into the issuance and use of naturalization papers among the Italians and Hungarians. Early in the present year information came to me which indicated that systematic efforts were to be directed in securing naturalization certificates for large numbers of Russian, Roumanian and Austrian Jews living on the east side of the borough of Manhattan below Fourteenth street for the purpose of utilizing such newly made citizens for political purposes at the election of 1899. The efforts to secure these naturalization papers would, I was informed, be made in the United States court for the Eastern district, located in the borough of Brooklyn. Some of the active agents in this work, I learned, were officers and members of the Citizens' Peddlers' Association of the Greater New York, and were also identified with east side politics, one of them holding office under the city administration. I was unable to investigate the truthfulness of the information until after adjournment of the legislature for lack of an appropriation to employ deputies for that purpose.

Early in the summer of the present year evidence began to accumulate showing that the information I had received in the winter in regard to the naturalization of these foreigners was based upon undoubted facts, which tended to establish the fraudulent character of many of the applications.

Feeling assured from the facts which had come to my knowledge that many of these certificates of naturalization would be used for the purpose of registering and voting at the election of

1899, I determined to investigate the matter and appointed several special deputies for that purpose with instructions to join the Citizens' Peddlers' Association and to attempt to secure, through the persons trafficking in these certificates, naturalization certificates for themselves. Two of the deputies succeeded in becoming members of the Citizens' Peddlers' Association, and one of them, Deputy Mayer Romain, subsequently became the financial secretary of the organization.

The Citizens' Peddlers' Association is, as its name indicates, an association of men engaged in the business of peddling wares on the streets, and was originally formed to secure to the members mutual help and protection from alleged persecution at the hands of the police. The number enrolled in the organization was about 700, but the active membership was much smaller. At the time that the deputies became members, Alderman Louis Minsky, of the Eighth district, was the president, Jacob Goldstein was vice-president, and Moritz Graubard was the secretary. The latter is employed as a keeper in Ludlow street jail under the city administration. After the retirement of Alderman Minsky as president of the association early in the summer Graubard became the president and Romain the secretary. Early in July Romain made arrangements with Secretary Graubard and Samuel Gold, a member of the association, to accompany them to the United States Court in Brooklyn to secure a naturalization certificate for Romain. The latter told them he was anxious to become a citizen, although he said he had only been in this country two years, because he wanted to visit his folks in Russia, and was afraid that if he went back without his citizenship papers he would have to serve in the Russian army. He was assured that Gold could get his certificate without any trouble

for $6.50, part of which Gold told him he would have to give to "the people in Brooklyn." Romain agreed to pay the amount specified, and the appointment was made to meet in Brooklyn on the Tuesday following. On the day following the agreement, Gold and Graubard visited the United States Court in Brooklyn with several persons who made application for naturalization certificates. Gold became involved in a controversy with one Isidor Gropper, and the latter charged him with having been guilty of perjury in swearing as a witness to his alleged knowledge of the length of residence of several applicants who had been naturalized in that court. Gropper was summoned before United States Commissioner Morle, who issues the naturalization certificates, and reiterated his charges, as to Gold, to the commissioner. Gold was subsequently given a private examination by the commissioner, but nothing came of the examination. In consequence of the charges made by Gropper against Gold the latter informed Romain that it would be impossible for him to secure his naturalization certificate, as he had barely escaped conviction on the charges made by Gropper to the commissioner. Romain thereupon abandoned his efforts to secure the naturalization certificate, but retained his connection with the Citizens' Peddlers' Association in order to keep me informed of the progress of events on the east side.

A very large number of aliens residing in the borough of Manhattan, which is in the United States Court for the Southern district of New York, continued to flock to the Eastern district court in Brooklyn for their naturalization papers, and the matter became a subject of newspaper comment. In August I determined to make a systematic effort to investigate the naturalization certificates issued both in the Southern and Eastern district

courts of the United States, and for that purpose I detailed several deputies to each court to make a complete transcript of each application filed with the courts upon which the certificates were issued from the 1st day of January, 1899. The work was stupendnous in its character, there having been 3,820 naturalization certificates issued by the Eastern district court in Brooklyn, and 3,626 in the Southern district in Manhattan from January 1, 1899, to September 30, 1899. An examination of the copies of the applications filed with the Eastern district court in Brooklyn developed some remarkable features, one of which was the repetition of the name of the same person as a witness for the applicants. In order to intelligently pursue the investigation, I determined to collate the applicants under the names of the witnesses. This work resulted in establishing the fact that there were a large number of persons engaged in the business of procuring naturalization papers as "professional witnesses," as the following results of the investigation demonstrates:

Henry or Harry Falowitz, acted as a witness in 79 cases.
Joseph M. Fox, acted as a witness in 69 cases.
Samuel Gold, acted as a witness in 56 cases.
Jacob Garfinkel, acted as a witness in 55 cases.
Joseph Kerber, acted as a witness in 79 cases.
Louis Graubard,* acted as a witness in 39 cases.
Jacob Graubard,* acted as a witness in 13 cases.
Moritz Graubard,* acted as a witness in 19 cases.
Jacob Bernstein, acted as a witness in 33 cases.
Jacob I. Alter, acted as a witness in 28 cases.
Harry Goldberg, acted as a witness in 28 cases.
Morris Levinsohn, acted as a witness in 31 cases.
Joseph Moskowitz, acted as a witness in 42 cases.
Jacob Marcus, acted as a witness in 49 cases.

* Brothers.

Samuel Molin, acted as a witness in 37 cases.
Louis Ordo, acted as a witness in 37 cases.
Benjamin Perlman, acted as a witness in 26 cases.
Abraham Rosenberg, acted as a witness in 56 cases.
Israel Rosenberg, acted as a witness in 33 cases.
Abraham Schwartz, acted as a witness in 27 cases.
Morris Sapherstein, acted as a witness in 23 cases.
Daniel Schwartz, acted as a witness in 26 cases.
Nathan Selzer, acted as a witness in 33 cases.
Samuel Arm, acted as a witness in 11 cases.
Simon Berkowitz, acted as a witness in 12 cases.
Samuel Bleich, acted as a witness in 10 cases.
Wolf Buchbaum, acted as a witness in 12 cases.
Bernard Blumenfeld, acted as a witness in 10 cases.
Micheli Cosimano, acted as a witness in 12 cases.
Meyer Frank, acted as a witness in 15 cases.
Louis Goldstein, acted as a witness in 15 cases.
Charles Kaufman, acted as a witness in 10 cases.
Herman Keller, acted as a witness in 12 cases.
Samuel N. Kurtz, acted as a witness in 15 cases.
Joseph Lewis, acted as a witness in 15 cases.
Joseph Lustgarten, acted as a witness in 12 cases.
Samuel Mayer, acted as a witness in 11 cases.
Lippman Mandel, acted as a witness in 13 cases.
Louis Myckon, acted as a witness in 17 cases.
Hyman Miller, acted as a witness in 17 cases.
Mechall Louis, acted as a witness in 24 cases.
Meyer Richter, acted as a witness in 11 cases.
Samuel Spivack, acted as a witness in 7 cases.

A number of other professional witnesses were found who had acted as witnesses in many cases.

A large majority of the persons naturalized in the Eastern district court residing in Manhattan were residents of the east side, below Fourteenth street, and nearly all were Russian, Roumanian or Austrian Jews.

Further investigation of the applications disclosed the remarkable fact that of the total number of naturalization certificates issued in the Eastern district court in Brooklyn 1,523 applicants secured their naturalization certificates upon first papers, issued upon a previous declaration of intention, while 2,274 secured their certificates under the minor naturalization clause of the United States law, which does not require a previous declaration of intention of persons who arrive in this country under the age of 18 years. Many of the persons securing minor certificates of naturalization gave their present age as ranging from 30 to 50 years of age, while the witness only swore to an acquaintance of from five to six years with the applicant, thus allowing the applicant alone to prove by his oath his residence during his minority in contravention of the provision of the United States laws, which provide that in no case shall the oath of the applicant prove his residence.

In seeking an explanation of the disparity between the number of minor naturalizations in the Eastern district court, as compared with the Southern district court, the figures being 40 per cent. in New York to 60 per cent. in Brooklyn as to the total naturalizations, it was discovered that in the applications for minor certificates in the Southern district court the witness was required to swear to his knowledge of the minority residence of the applicant, while in the Eastern district court no such requirement was made of the witness. Thus a man whose present age is 55 was granted a minor certificate of naturalization on his statement that he had arrived in this country under the age of 18 years, while his witness swore to an acquaintance of only five and one-half years with the applicant.

Further investigations in an effort to secure an explanation as to why such a large number of the residents of Manhattan should

apply to the Eastern district court in Brooklyn for the purpose of securing their naturalization certificates in preference to applying to the Southern district court in whose jurisdiction they resided resulted in disclosing the fact that there was a man named Adolph Hoffman, semiofficially attached to the Eastern district court in Brooklyn, whose sole business is in procuring applicants for naturalization certificates for the Eastern district court, and acting as interpreter for them. Hoffman is connected by membership with a large number of Hebrew organizations, and has, for some considerable period of time, been circulating postal cards among the organizations requesting the officers and members to send any friends that they may have who desire to become citizens to him at the office of the United States commissioner in the post-office building in Brooklyn, and that he would secure their citizen papers for them. Just what pecuniary benefits accrue to Hoffman for his work in securing applicants for naturalization it has been impossible to establish up to the present time, but as this is the only means of livelihood which he is said to possess, it is fair to presume that he does not do this work for the mere pleasure of doing it.

A large number of the applicants who have during the past year secured naturalization papers are unable to either read, write or speak the English language, and signed their application papers either with a mark or in Yiddish characters, and in some instances with hieroglyphics supposed to be Yiddish, but which really are meaningless and in some cases undecipherable.

As the United States commissioner and his assistants and clerks are unacquainted with the Yiddish language and writing, they are compelled to rely upon the interpretation given by Hoffman or some other person as to the answers made to the ques-

P. H. Dunn
Chief Clerk to State Superintendent of Elections for the Metropolitan Elections District.

tions put them touching their qualifications to become citizens. Thus the whole machinery of making citizens of the United States is confided in these cases to the care of a person holding no official position and charged with no official responsibility and whose livelihood depends upon the success which he has in securing for such applicants the certificate of naturalization.

Finding it almost impossible to secure reliable information regarding the applicants for naturalization from themselves, I determined to investigate the certificates issued from the only available records which could establish or refute their claims of citizenship, namely, the records of immigration. I found that the records covering many years of immigration, kept by the United States Government officials in the Immigration Bureau, had been destroyed by the fire on Ellis Island in 1897. This, however, proved but a temporary obstacle, as I found that the original passenger manifests of the ships entering the port of New York were on file in the custom house under the care of the Collector of the Port of New York. Application to Collector Bidwell for permission to examine these records met with a prompt and hearty acquiescence on his part, and I immediately detailed six deputies, in charge of Deputy Edward C. Beecherer, to investigate the sworn statements of the applicants securing naturalization papers as to the date of their arrival in this country. Out of the 3,820 certificates granted in the Eastern district court in Brooklyn there were selected about 900 cases which, upon their face, seemed to require investigation. The application for naturalization papers must and does contain a specific declaration on the part of the applicant as to the time and the name of the port of arrival in this country. It was this specific declaration that I determined to investigate. I instructed the deputies

not to confine their investigations to the specific date mentioned in the application, but to examine the manifests of the ships arriving at the port of New York for the whole month given by the applicant as the time that he arrived in this country. Out of the 900 cases selected only 368 could be investigated in the time which could be devoted to this work. The work involved in investigating this number can readily be imagined when it is borne in mind that the passenger manifests of the ships arriving at the port of New York in any one month contain the names of from 10,000 to 100,000 passengers, and it was therefore necessary, in order to locate any one individual investigated, to check off tens of thousands of names. Out of the 368 cases investigated, the deputies were unable to find any record of the arrival of 345 upon any of the dates sworn to by those persons as being the date of their arrival in this country. To prove the correctness of the search made by the deputies, two deputies being assigned to investigate each name, I desire to state that the statements of 22 persons securing naturalization certificates were verified as to the time of their arrival in this country. Sixteen persons were found to have arrived on or about the date sworn to by the applicant for naturalization certificate, but the ages given upon the manifests of the ships were at variance with the age claimed by the applicants in their applications for naturalization certificates by from one to twelve years, and which disqualified them from securing a minor's certificate of naturalization, they having arrived in this country over the age of 18 years. The investigation of these names occupied the deputies' time until after the close of the registration for the election of 1899. Prior to that time certain political leaders in the east side districts in Manhattan finding that a very large number of newly naturalized citizens were

being registered who were affiliated with the Socialist Labor party, made an attack upon this office through the newspapers charging that the efforts of the department were being directed to close assembly districts to the neglect of the other assembly districts, alleging that a large number of fraudulent naturalization papers had been issued to these Socialists, of which the department was in ignorance. Feeling that such a charge could not be lightly passed over, I determined to give to the public the fruits of the investigations which I had been quietly making for several months in relation to fraudulent naturalization certificates, and I gave to the press of the Metropolitan District a brief statement of the facts ascertained by me. The publication of these facts created quite a sensation, and United States District Court Judge Thomas called the attention of the United States grand jury, then sitting in the Eastern district, to the allegations and directed the grand jury to make an investigation of the charges contained in the interview, and suggested that I be subpoenaed before the grand jury and questioned in regard to the matter. United States District Attorney George H. Pettit, of the Eastern district, communicated with me in reference to the matter, and called my attention to a presentation made by the grand jury in March last upon this subject.

I desire at this time to record my appreciation of the co-operation given me by United States District Attorney Pettit and his assistants in the preparation of the cases which were presented through him by me to the United States grand jury.

In compliance with the directions of Judge Thomas, the grand jury summoned myself, Chief Deputy Van Deusen and Deputies Becherer, Elsmer and Gropper before that body, and, after an investigation extending over a period of several weeks, the grand

jury returned six indictments against persons whose names were submitted to me as having obtained their naturalization papers through false statements. In connection with the indictments, the grand jury made the following presentment upon the subject to Judge Thomas:

"PRESENTATION OF THE UNITED STATES GRAND JURY.

"After our organization was completed, in pursuance of the court's instruction, we directed the district attorney to subpoena before our body the State Superintendent of Elections, John McCullagh, and certain of his deputies, in order that the statements made by the State Superintendent, touching the naturalization of aliens in the district, might be investigated.

"Superintendent McCullagh and the deputies in question appeared before us at several of our hearings and were carefully examined, at considerable length. We had first to familiarize ourselves with the general method of naturalization of aliens in this district, calling before our body, to that end, the various officials to whose care is intrusted that branch of the business of the court. This took some considerable time, and when we came to take up for examination individual cases we found that such a large number were presented to us for consideration that it was immediately apparent that, in the limited time at our disposal, it would be impossible for us to properly investigate and consider more than a few of them. We were somewhat embarassed, also, by the fact that other grand juries in New York and Brooklyn were examining into similar matters and the same witnesses that were to appear before us had to give a portion of their time to these bodies. We therefore selected a certain number of cases for special investigation and examined into the facts in those cases, with the result that we have found indictments against the applicants for naturalization, which are herewith handed to the court.

"Our investigations have convinced us that the matter of naturalization in this district should be carefully and conscientiously investigated, in a thorough and systematic manner, and

inasmuch as the time at our disposal was so limited, we desire to suggest that the matter be referred to such future grand juries as may be necessary for that purpose.

"We regard it as certain that there have been many improper naturalizations in this district during the past few months.

"It seems that several individuals have been appearing before the special commissioners as witnesses to the truth of the statements made by the applicants for naturalization a great many times, in one instance the same man acting as a witness in not less than seventy-eight cases, and there are others who have appeared fifty and sixty times. By the testimony of the clerk of the court it appeared that over a thousand men were naturalized as citizens in a period of time covering two weeks, and that the applicant is often finally admitted as a citizen within an hour or two of the time when he first makes application for his papers. These facts seem to us to preclude the possibility of any investigation being made as to the truth of the statements made by the applicant or his witness, and it appears to us certain that if some such investigation were insisted upon and sufficient time were allowed to elapse for such investigation to be made, much of the opportunity for improper naturalization, which we believe at the present time exists, would be cut off.

"We wish to state, in conculusion, that in our investigation of these matters we have tried to be guided by the instructions of the court, and have acted with the purpose of assisting the court in investigating the statements made by Superintendent McCullagh, to the end that any opportunity for fraud on the part of the applicant for naturalization may be discovered and the attention of the court brought to it."

Judge Thomas, on receiving the presentment, thanked the members of the grand jury for their attention to the matter and said that hereafter not less than ten days should elapse between the time of making application for naturalization papers and their issuance. These papers, he continued, would be mailed by registered letter to the party applying, and that if the government

would furnish him with officers to make investigations, every case would be examined into before naturalization papers would be issued.

United States District Attorney Pettit informed me that he should move for the impanelling of a grand jury whose time would be wholly devoted to the consideration of the large number of cases presented for consideration by me, and requested that I should continue to secure as much evidence as possible to present to that body when impanelled. Feeling that my charges had been amply sustained by the finding of the indictments and the presentment by the grand jury in Brooklyn, I proceeded to make further investigations with the object of assisting the United States authorities in bringing to justice the persons who had violated the naturalization laws.

Judge Thomas, sitting in the United States district court for the Southern district, a few days after the presentment to him by the grand jury of the Eastern district court in Brooklyn, called the attention of the grand jury in the Southern district to the charges which had been made as to fraudulent naturalization certificates, requesting that the grand jury should investigate the charges so far as they related to the Southern district.

I have been careful to impress upon the grand juries investigating the allegations of fraud that it was not my purpose or intention to cast any discredit or to make any charges against any officer of the United States court in regard to these fraudulent naturalizations, but that the object of the investigation was to prevent, as far as possible, the use of the fraudulent naturalization papers for registration and election purposes; that it was not my duty, nor was it within my jurisdiction, to take any action in any case, no matter how flagrantly the law had been violated in

regard to naturalization, unless and until the certificates obtained by false statements were presented for registration or election purposes, but that I had been compelled to make the investigation prior to the election in order to prevent the use of the certificates at the election for 1899, and that the disclosures published in the press were made for the purpose of resenting an attack directed against the department.

In addition to the persons indicted by the United States grand jury in Brooklyn, there is now awaiting trial in the United States court for the Southern district a case of fraudulent naturalization in the person of Louis Hurwitz, who presented a certificate of naturalization for the purpose of registering as a voter, the certificate having been issued in the United States court in Brooklyn upon false statements made by him. Several other arrests were made by my deputies during the investigations of these fraudulent naturalization papers, a record of which will be found in the list of arrests made, which list is made a part of this report.

While the work of the deputies for obvious reasons was chiefly directed to investigating naturalization certificates issued in the United States court for the Eastern district, the certificates issued in the Southern district were not entirely neglected, and evidence was found of false swearing in that court also. The results of the investigation into the naturalization certificates issued in the United States courts, especially in the Eastern district, were considered serious enough to invite the attention of the Federal authorities, who have taken the subject in hand. At their request I have turned over to the Federal government all the facts and evidence as to the frauds discovered, and have placed at their disposal two of the deputies who have been working on the subject since last summer.

CHAPTER FOUR.

The Voting Population of Hotels and Lodginghouses in the Metropolitan District.

The experience of the department in the election of 1898 demonstrated to my satisfaction the large importance which the voting population of hotels and lodginghouses bore to the election, and feeling the necessity for accurate information as to the number and location of such places, I, on July 11, 1899, addressed the following communication to the Police Board of the city of New York:

To the Police Board of the City of New York, No. 300 Mulberry St., N. Y.:

Gentlemen—Section 9 of chapter 676 of the Laws of 1898, as amended by chapter 499 of the Laws of 1899, in part provides as follows:

"Whenever the State Superintendent of Elections shall require, it shall be the duty of the Chief of Police, and the respective heads of the departments of Building, Fire and Health to forthwith make a report in writing to the said Superintendent of Elections of every building or part of a building in such city in which the business of trafficking in liquors is conducted under a liquor tax certificate issued under subdivision one of section eleven of the liquor tax law, showing the location thereof by street and number, election district and assembly district or ward, the character of such business, as declared by the holder of the certificate, specifying whether it be an hotel, restaurant, saloon, store, shop, booth or other place and the name of the holder of such certificate, and if the place be an hotel, the report shall state whether or not the building and holder of the certificate conforms to all the laws, ordinances, rules and regulations of the State or locality, including the laws, ordinances, rules, regulations of the Building, Fire and Health departments in relation to hotels and hotel keepers."

I desire hereby to notify the Police Board that require the said report from the Chief of Police.

Trusting that your honorable board will take such action in the premises as will result in an early report to me, I beg to remain,

Yours respectfully,

JOHN McCULLAGH,

The State Superintendent of Elections for the Metropolitan Elections District.

Acknowledging the receipt of my communication, the Police Board informed me that the board had referred the request contained in my letter to the Chief of Police, and had directed that official to comply with the requirements of the law.

The report required by me from the police was not completed and filed with me until several months after the request for such report, but was finally received, and disclosed the fact that there were nearly four thousand (4,000) places within the city of New York which claimed to be bona fide hotels, and which, according to the police reports, complied fully with all the requirements of the law in relation to hotels and hotel keepers.

I obtained from the records of the Excise department a list of places to which had been issued liquor tax licenses for hotels, and upon a comparison of the excise list with that of the police I found eight hundred and twenty-five (825) places reported by the Excise department as hotels were reported by the police as saloons.

After considerable labor in classifying the places licensed, I ascertained that the total number of places claiming to be hotels within the city of New York was four thousand six hundred and twenty-six (4,626). Subsequently I requested and obtained from the Health department of the city of New York a list of the licensed lodginghouses within the city, the total number of such places being reported as one hundred and twenty-eight (128).

On September 1, 1899, I caused to be mailed to each hotel and lodginghouse keeper within the city of New York a circular letter calling attention to the change which had been made in the law relating to this department, which required a report from the keeper of each hotel and lodginghouse of the number of persons residing in such hotels and lodginghouses who claimed a voting residence therein. The circular read as follows:

IMPORTANT NOTICE TO HOTEL AND LODGINGHOUSE KEEPERS.

OFFICE OF
STATE SUPERINTENDENT OF ELECTIONS
FOR THE
METROPOLITAN ELECTIONS DISTRICT,
585 AND 587 BROADWAY,
CITY OF NEW YORK, *September* 1, 1899.

Dear Sir.—I desire to call your careful attention to the provisions of section 9 of chapter 676, Laws of 1898, as amended by chapter 499, Laws of 1899, which are herewith incorporated, and in connection therewith I hereby notify you that I shall require a prompt and accurate report from you on October 9, 1899, as to the persons claiming a voting residence from your place. Blank reports in the form prescribed by law will be forwarded to your place on or about September 15th, but if for any cause you fail to receive them by October 1st, you can procure them at this office upon application. The object of the law, which requires this report, is to prevent fraudulent registration and voting, and the law should, and I have no doubt will, receive your hearty and cheerful support. Any violation of it will be promptly and vigorously prosecuted by this department through the Attorney-General.

Respectfully yours,
JOHN McCULLAGH,
The State Superintendent of Elections
for the Metropolitan Elections District.

"Provisions of Section 9, Chapter 676, Laws of 1898, as Amended by Chapter 499, Laws of 1899.

"Section 9. It shall be the duty of every landlord, proprietor, lessee or keeper of a lodginghouse, inn or hotel, in the Metropolitan Elections District to keep a register in which shall be entered the name and residence, the date of arrival and departure of their guests, and the room or rooms occupied by them, and such landlord, proprietor, lessee or keeper shall make a sworn report twenty-nine days before the election next ensuing to the said Superintendent of Elections, which report shall contain the names of the lodgers therein who claim a voting residence at or in such lodginghouse, inn or hotel, together with the length of time they have been regularly lodging therein, state the date of the beginning thereof, the age, height, weight, color of hair, marks on face or hands, the complexion of and any distinguishing marks or features of face or body whereby such persons may be identified, the place of their nativity, the occupation of and place of business of such persons and designating the room occupied by such person. To the end that the sworn report herein required shall truly set forth the facts therein stated, it shall be the duty of the said landlord, proprietor, lessee or keeper to question each male person lodging in such lodginghouse, inn or hotel, as to his intention of claiming such place as a voting residence, and such person shall thereupon declare his intention thereof, and if he shall claim such place as his voting residence he shall give to such landlord, proprietor, lessee or keeper the facts regarding himself as are required to be incorporated in the sworn report herein provided for. Any such landlord, proprietor, lessee or keeper or any lodger who shall violate this provision shall be deemed guilty of a misdemeanor. If any person, other than the keeper or members of his family, shall claim a voting residence in a building or part of the building, used as an hotel, within three months of a general election, in which building or part of the building the business of trafficking in liquors is conducted under a liquor tax certificate issued under subdivision one of section eleven of the Liquor Tax Law, the holder of such cer-

tificate shall furnish to the State Superintendent of Elections, whenever the Superintendent shall require him to do so, an affidavit properly acknowledged and signed before a notary public, in which the holder of such certificate shall state whether he and such building have conformed to, and at the time of making the affidavit, do conform to all the requirements of the laws, ordinances, rules and regulations relating to hotels and hotel keepers, including all laws, ordinances, rules and regulations of the State or locality pertaining to the Building, Fire and Health departments in relation to hotels and hotel keepers, and that such building is or was within three months of the said election, used as an hotel. If for any reason the said building or part of the building used as an hotel shall be devoted to other than hotel purposes within three months of said election, the holder of such liquor tax certificate shall state in such affidavit for what purposes such building or part thereof formerly used for hotel purposes is then used, and, if the same has been sublet to any person, he shall so state, giving the terms of said lease, and the name of the lessee. Any holder of a liquor tax certificate required to make such affidavit by the said Superintendent who shall refuse, fail or neglect to make and file the same forthwith with the Superintendent is guilty of a misdemeanor, and any holder of a liquor tax certificate who shall incorporate any false statement in any sworn report or affidavit to the Superintendent of Elections is guilty of perjury, and in addition to suffering the penalty prescribed by law for such crime shall forfeit his liquor tax certificate and shall be deprived of all rights and privileges thereunder, and of any right to a rebate of any portion of the tax paid thereon, and shall be debarred from trafficking in liquors for a period of five years from the date of his conviction. Any report or affidavit herein required shall be acknowledged and sworn to before a notary public or commissioner of deeds, and shall be filed personally by such landlord, proprietor, lessee or keeper or by registered mail with the said Superintendent of Elections at his office. Whenever the State Superintendent of Elections shall require, it shall be the duty of the chief of police,

and the respective heads of the departments of buildings, fire and health to forthwith make a report in writing to the said Superintendent of Elections of every building or part of a building in such city in which the business of trafficking in liquors is conducted under a liquor tax certificate issued under subdivision one of section eleven of the Liquor Tax Law, showing the location thereof by street and number, election district and assembly district or ward, the character of such business, as declared by the holder of the certificate specifying whether it be an hotel, restaurant, saloon, store, shop, booth or other place and the name of the holder of such certificate, and if the place be an hotel the report shall state whether or not the building and holder of the certificate conforms to all the laws, ordinances, rules and regulations of the state or locality including the laws, ordinances, rules, regulations of the building, fire and health departments in relation to hotels and hotel keepers."

Blank forms of the report required under section 9 of chapter 676, Laws of 1898, as amended by chapter 499, Laws of 1899, were mailed to each hotel and lodging house between the 1st and 6th of October. Many inquiries had, in the meantime, been made by the keepers of the better class of hotels, all of whom seemed to be anxious to comply with the provisions of the law in making the report required.

Reports began to be filed in this office as early as the 7th of October, two days before the time required by law, and continued to be filed until several days after October the 9th, the date fixed by law for the filing of the same.

I regret to state that a large majority of the keepers of hotels within the city of New York failed to comply with the provisions of the law, and filed no report whatever. As their failure to observe the provisions of the law is a misdemeanor under the law, I have referred the cases of the delinquent hotel keepers to the

Deputy Attorney-General assigned to represent this department, and proceedings will be had against them.

The following is a list of the hotels in the city of New York by assembly districts and wards, showing the total number of hotels therein, the number filing reports with the number of persons claiming a voting residence thereat:

NEW YORK COUNTY.

Assembly district.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
1	105	56	485
2	119	65	827
3	75	39	264
4	26	12	100
5	93	58	241
6	113	69	787
7	95	68	434
8	34	23	177
9	91	64	418
10	28	19	125
11	58	37	327
12	20	8	70
13	63	33	245
14	20	15	90
15	42	20	140
16	19	7	35
17	43	25	206
18	68	34	217
19	50	29	303
20	86	61	462
21	42	20	160
22	85	55	409
23	98	55	430
24	45	28	188
25	161	94	645
26	34	14	97

Assembly district.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
27	121	60	482
28	24	17	79
29	38	25	322
30	32	24	138
31	33	19	124
32	44	26	187
33	37	26	149
34	139	78	435
35	169	82	285
Annexed	85	33	66
	2,435	1,398	10,249

KINGS COUNTY.

Ward.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
1	21	...	...
2	29	10	50
3	17	...	...
4	28	9	54
5	20	12	67
6	64	...	...
7	33	9	46
8	92	28	91
9	27	5	12
10	17	1	1
11	26	6	31
12	34	...	...
13	23	...	...
14	5	...	...
15	4	...	...
16	23	...	...
17	50	...	...
18	2	...	...
19	29	6	15

Ward.	Total number of hotels.	Number of hotels filing reports	Number of persons claiming a voting residence.
20	13	3	8
21	58	13	54
22	63	29	86
23	47	16	49
24	31	19	50
25	28	9	24
26	94	23	74
27	9	...	...
28	21	...	...
29	47	7	22
30	58	20	71
31	232	33	118
32	35	...	...
	1,270	258	923

QUEENS COUNTY.

Ward.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
1	159	...	...
2	137	...	...
3	99	1	1
4	136	48	85
5	166	...	...
	697	49	86

RICHMOND COUNTY.

Ward.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
1	31	12	33
2	34	19	47
3	36	14	35
4	80	24	50
5	43	21	31
	224	90	196

ARTHUR HOFFMAN
Secretary and Stenographer to State Superintendent of Elections for the Metropolitan Elections District.

RECAPITULATION.

Location.	Total number of hotels.	Number of hotels filing reports.	Number of persons claiming a voting residence.
New York county ...	2,435	1,398	10,249
Kings county	1,270	258	923
Queens county	697	49	86
Richmond	224	90	196
	4,626	1,795	11,454

Reports were filed in this office by the keepers of each of the one hundred and twenty-eight (128) licensed lodging houses within the city of New York.

The following tables show the number of lodging houses in each assembly district and ward, with the number of persons claiming a voting residence therein:

NEW YORK COUNTY.

Assembly district.	Number of lodging houses.	Number of persons claiming a voting residence.
1	3	136
2	27	934
3	2	243
5	1	37
6	40	2,119
7	1	36
8	1	5
9	3	78
13	2	106
14	1	2
16	1	33
18	3	268
20	3	162
24	1	101
25	1	...
27	1	37
34	8	313
	99	4,610

KINGS COUNTY.

Ward.	Number of lodging houses.	Number of persons claiming a voting residence.
1	7	271
2	4	194
4	7	347
6	1	80
11	2	52
12	1	27
13	4	190
14	1	39
17	1	19
19	1	39
	29	1,258

The following is a comparative table of voters from lodging houses in 1898 and 1899, with the number voting from such lodging houses at the general election of 1899:

COMPARATIVE TABLE OF VOTERS REGISTERED FROM LODGINGHOUSES, 1898 AND 1899.

Election district.	Assembly district.	Location of lodginghouses.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
5	1	152 Greenwich street, Manhattan	1	1	0
6	1	146 West street, Manhattan	0	4	4
13	1	591 Broome street, Manhattan	48	58	53
14	1	5 Thompson street, Manhattan	42	58	45
3	2	90 South street, Manhattan	1	2	2
5	2	198-199 South street, Manhattan	10	16	11
7	2	404 Pearl street, Manhattan	41	23	22
8	2	450 Pearl street, Manhattan	18	15	14
8	2	460 Pearl street, Manhattan	41	34	31
9	2	128 Park Row, Manhattan	24	16	16
10	2	9 Mulberry street, Manhattan	52	33	32
10	2	162 Park Row, Manhattan	202	27	27
10	2	180 Park Row, Manhattan	7	18	13

Election district.	Assembly district.	Location of lodginghouses.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
10	2	182 Park Row, Manhattan.....	30	23	18
10	2	184-86 Park Row, Manhattan.....	17	15	14
10	2	190 Park Row, Manhattan.....	40	29	33
10	2	194 Park Row, Manhattan.....	31	22	19
10	2	468½ Pearl street, Manhattan.....	4	3	3
11	2	3 James street, Manhattan.....	45	21	18
11	2	189-191 Park Row, Manhattan.....	29	22	21
11	2	219-221 Park Row, Manhattan.....	27	26	23
11	2	223 Park Row, Manhattan.....	7	7	7
11	2	173 Park Row, Manhattan.....	96	27	26
17	2	10 Pell street, Manhattan.....	19	13	13
17	2	18 Pell street, Manhattan.....	13	11	11
17	2	26 Bowery, Manhattan.....	13	8	6
17	2	8-10 Bowery, Manhattan	16	11	9
17	2	4 Chatham square, Manhattan.....	26	27	22
17	2	6 Chatham square, Manhattan.....	20	22	15
17	2	9 Chatham square, Manhattan.....	48	38	29
17	2	12 Chatham square, Manhattan.....	50	40	30
17	2	4 E. Broadway, Manhattan.....	1	23	20
7	3	183 W. Houston street, Manhattan..	74	136	116
11	3	510 W. Broadway, Manhattan.....	31	39	33
13	3	169 Bleecker street, Manhattan.....	59	1	1
13	3	535 W. Broadway, Manhattan.....	44	47	35
12	5	93-95 Sixth avenue, Manhattan.....	18	36	28
1	6	11-13 Bowery, Manhattan.....	29	25	23
1	6	21 Bowery, Manhattan	29	31	28
1	6	25 Bowery, Manhattan	23	11	11
1	6	9 Bowery, Manhattan.....	23	19	16
2	6	37-39 Bowery, Manhattan	54	44	36
2	6	39½-41 Bowery, Manhattan	69	53	47
2	6	53 Bowery, Manhattan	108	73	72
2	6	45-47 Bowery, Manhattan	0	30	20
3	6	69 Bowery, Manhattan	29	22	19
3	6	73 Bowery, Manhattan	57	40	36

Election district.	Assembly district.	Location of lodginghouses.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
3	6	85 Bowery Manhattan	45	35	30
3	6	79-81 Bowery, Manhattan	17	12	12
3	6	83 Bowery, Manhattan	37	33	26
3	6	105 Bowery, Manhattan	11	45	42
3	6	125-127 Bowery, Manhattan	79	67	57
3	6	121 Bowery, Manhattan	0	24	18
4	6	70½ Bowery, Manhattan	61	55	47
4	6	86-88 Bowery, Manhattan	96	94	86
8	6	90-92 Bowery, Manhattan	24	19	18
8	6	96 Bowery, Manhattan	11	13	11
8	6	98 Bowery, Manhattan	72	88	85
8	6	100 Bowery, Manhattan	34	26	21
8	6	108-108½ Bowery, Manhattan	45	34	34
8	6	112 Bowery, Manhattan	36	25	24
9	6	143 Bowery, Manhattan	45	35	32
9	6	185 Bowery, Manhattan	50	30	26
11	6	212 Bowery, Manhattan	24	23	20
14	6	262 Bowery, Manhattan	26	44	27
14	6	268 Bowery, Manhattan	29	25	19
14	6	270 Bowery, Manhattan	44	55	52
14	6	274 Bowery, Manhattan	13	13	11
14	6	276-278 Bowery, Manhattan	13	8	4
14	6	280 Bowery, Manhattan	0	41	35
15	6	219-221 Bowery, Manhattan	42	49	41
15	6	4 Rivington street, Manhattan	43	34	34
19	6	317 Bowery, Manhattan	37	41	34
20	6	300-302 Bowery, Manhattan	30	37	29
21	6	340 Bowery, Manhattan	28	28	22
21	6	354 Bowery, Manhattan	6	11	10
21	6	356 Bowery, Manhattan	19	22	18
21	6	358 Bowery, Manhattan	14	12	11
22	6	329 Bowery, Manhattan	0	7	5
10	7	27 Tenth avenue, Manhattan	25	26	21
3	8	94 Division street, Manhattan	9	4	3

Election district.	Assembly district.	Location of lodginghouses.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
13	8	169-171 Allen street, Manhattan....	0	20	15
2	9	208 Eighth avenue, Manhattan.....	11	30	19
18	9	352 Eighth avenue, Manhattan.....	19	18	14
18	9	370 Eighth avenue, Manhattan.....	14	18	14
14	13	437-39 W. 42nd street, Manhattan..	0	27	17
16	13	583 Tenth avenue, Manhattan.....	43	25	18
18	14	295 E. 8th street, Manhattan.....	0	2	2
18	16	118 Avenue D, Manhattan.....	34	35	32
18	18	295 Third avenue, Manhattan.....	23	39	34
20	18	328-30-32 E. 23rd street, Manhattan.	104	117	96
20	18	340-42 E. 23rd street, Manhattan....	51	60	57
23	18	420-22 E. 26th street, Manhattan....	10	2	1
1	20	151-53 E. 23rd street, Manhattan....	65	60	54
6	20	386 Third avenue, Manhattan.....	33	29	26
17	20	583 First avenue, Manhattan.....	39	27	28
6	22	158 E. 42nd street, Manhattan.....	15	0	0
20	24	200 E. 65th street, Manhattan.....	0	48	39
7	34	2231-37 Third avenue, Manhattan...	30	24	20
8	34	2240 Third avenue, Manhattan.....	24	21	16
8	34	2258-60 Third avenue, Manhattan..	8	16	9
10	34	2291 Third avenue, Manhattan.....	18	22	15
13	34	2315-17 Third avenue, Manhattan..	15	10	8
15	34	154-56 E. 129th street, Manhattan..	45	25	19
15	34	166-68 E. 129th street, Manhattan..	19	23	18
15	34	2374 Third avenue, Manhattan.....	8	11	8
			3,359	3,125	2,672

BROOKLYN.

Election district.	Ward.	Location of lodginghouses.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
1	1	50-54 Fulton street	87	61	53
1	1	62 Fulton street	18	20	14
2	1	66-68 Fulton street	19	13	12
2	1	74 Fulton street.....	16	4	3

Election district.	Ward.	Location of lodginghouse.	Number of lodgers registered as voters. 1898.	1899.	Voted, 1899.
2	1	76 Fulton street	13	20	11
2	1	6 Henry street	19	24	14
2	1	78 Fulton street	4	6	4
6	1	178 Fulton street	39	20	14
9	1	17-19 Atlantic avenue	31	33	22
2	2	1-3 York street	28	25	14
2	2	29-33 Fulton street	68	58	49
2	2	43-45 Fulton street	31	26	20
3	2	109-111 Fulton street	12	7	4
4	4	223 Fulton street	32	27	24
7	4	17 Myrtle avenue	15	22	17
7	4	289-91 Fulton street	30	20	15
7	4	10 Tillary street	74	64	51
7	4	14-16 Tillary street	31	26	18
8	4	383 Jay street	1	1	0
8	4	355 Pearl street	36	35	34
8	4	58-60 Myrtle avenue	15	0	0
15	6	155 Hamilton avenue	23	4	0
17	6	70 Summit street	80	35	22
6	11	275 Myrtle avenue	11	10	9
13	11	44 Rockwell place	26	11	6
13	11	637 Fulton street	1	1	1
5	12	32-34 Hamilton avenue	18	21	13
2	13	120 Grand street	24	26	23
3	13	302 Bedford avenue	21	22	21
3	13	316 Bedford avenue	45	35	32
3	13	134 Grand street	34	27	22
9	13	227-29 Broadway	39	57	43
2	15	470 Grand street	3	4	4
10	17	66 Greenpoint avenue	9	0	0
12	17	114-16 Greenpoint avenue	19	8	5
9	19	73 Bartlett street	10	3	4
9	19	658-60 Broadway	7	28	25
			989	804	623

CHAPTER FIVE.

Registration of Students and Paupers.

Previous to the beginning of the period of registration, information was laid before me of the intention of a large number of the students, inmates of St. John's College at Yonkers in Westchester county, to register as voters. These students had for several years insisted upon their right to claim St. John's College as a voting residence without challenge. An attempt was made a few years ago to strike from the registration books the names of certain of the students who had been registered as voters from that institution, but the motion was denied by Mr. Justice Keogh of the Supreme Court, and the time intervening between the entering of the order and the day of election was so short that no appeal was taken from the decision of Mr. Justice Keogh.

After careful consideration of the facts as presented to me prior to the first day of registration for the election of 1899, I decided that the students of the institution had no right under the Constitution, to claim St. John's College as a voting residence, and upon an appeal being made to me by one of the election inspectors of the district in which the college is located, for instructions as to the course to be pursued by the board of inspectors, I advised him that the board should refuse to register the persons applying for registration from that institution. My instructions were carried out by the two republican members of the board of inspectors, and the students attempting to register from that institution were refused registration. Action was at once taken by counsel for the students of St. John's College to compel the board of inspectors to enroll them as voters, and an applica-

tion was made on behalf of the students to Mr. Justice Barnard of the Supreme Court, second judicial district, sitting at Poughkeepsie, for an order to show cause why the seminarians should not be allowed to register. The students were represented by Lawyer John F. Brennan, and at my request, Deputy Attorney-General Coyne represented the inspectors. After an elaborate argument, Mr. Justice Barnard decided that the students had no right to claim the seminary as their voting residence and denied the order to show cause. An appeal was at once taken to the Appellate Division of the Second Judicial District, and a re-argument was had upon the question before the Appellate Division, John F. Brennan, Esq., appearing for the appellants and Deputy Attorney-General John H. Coyne for the People.

On November 2, the Appellate Division unanimously affirmed the decision of Mr. Justice Barnard denying the right of the students to claim St. John's College as a voting residence. As the decision is important, I deem it advisable to incorporate it herewith. It was as follows:

"In the matter of the application of Francis A. Barry and others, appealing from an order of the special term of Westchester county, denying a motion of the petitioners to place their names on the registry roll of electors.

"We are of the opinion that the result of the decision of the Court of Appeals in the matter of Garvey (147 N. Y., 117, is that to entitle a student at a seminary of learning to vote in the district in which the seminary is situated, the intent to change the legal residence must be manifested by acts which are independent of the alleged voter's presence as a student in the new locality.

"We are clear that in the case before us the acts which are relied on to evidence such intent, so far from being independent of the appellants' status as students of the institution, are, on the contrary, mere incidents of that status, and insufficient to estab-

lish a change of residence. The case was properly disposed of by Barnard J., at Special Term, and in the opinion delivered by him we entirely concur."

It was contended for the appellants that the students had entirely given up their former residences in attending the seminary, where they were studying to become Roman Catholic priests, and that this was evidenced by the fact that the students were unable to become students in that institution unless they gave up their former residence and submitted themselves to their superiors, to be sent where they were needed by the church.

Justice Barnard in making the decision appealed from held that the rule that students must give up their residences before becoming students, is an ecclesiastical rule and not one of political power and the rule was merely a matter of discipline.

Notice of the decision affirmed by the Appellate Division was mailed by me to various institutions coming within the purview of the decision, and in consequence a large number of persons inmates of similar institutions who have heretofore expressed the right of franchise from these institutions refrained from voting therefrom.

In my report of the election of 1898, I called attention to the prostitution of the elective franchise through the registration of pauper inmates from the public institutions in the city of New York.

At the election of 1898, I caused the arrest of 147 persons, inmates of charitable institutions in the city of New York, who had registered as voters from these institutions.

The contention of this department that these persons were pauper inmates of the institutions and supported by charity, and consequently debarred under the constitution from claiming such

places as a voting residence, met with the opposition of the District Attorney of New York county and his assistants, who maintained that these persons were not inmates of the institutions in the sense contemplated by the constitution, but were employed in the institutions for their board, lodging and medical attendance, in return for which they performed certain labor. A hearing was not accorded to this department before the first grand jury to which was presented a large number of the persons charged with illegal registration from these institutions, and in consequence thereof, sixty-two of these cases were dismissed in one day through the recommendation of the district attorney. After repeated demands had been made upon the district attorney for an opportunity to be heard by this department before the grand jury before final disposition of the balance of these cases was had, an opportunity was afforded the department to appear before the grand jury impaneled for the February Term of the General Sessions Court for the present year, there remaining but 29 of the 147 cases for consideration. Chief Deputy Van Deusen who had given to these cases special consideration, was allowed to appear before the grand jury, and to state the reasons for the arrest of these persons charged with illegal registration. There also appearing before the grand jury at the same time Assistant District Attorney Unger, representing the district attorney of New York county, who dissented from the arguments presented by Chief Deputy Van Deusen, but the grand jury, after a careful consideration of the subject, returned indictments against the 29 persons still remaining in custody charged with illegal registration from the charitable institutions. The district attorney entrusted the prosecution of these cases to Deputy Assistant District Attorney

Robertson Honey. Being without the services of counsel, I requested the Honorable Philip H. Carpenter, to represent the Department in the presentation and prosecution of these cases, and he consented to do so. Assistant District Attorney Honey very frankly confessed that his view of the cases coincided with that of the district attorney, and while he intended to prosecute the cases to the best of his ability, he did so under the firm belief that the men had a right to register and vote from the charitable institutions.

The case of one of the accused persons was called for trial before Judge Cowing in the General Sessions Court in the March Term, and resulted in a mistrial from a failure to identify the defendant as the person who had actually registered. This case was one selected by the district attorney for presentation.

Finding that I was very much dissatisfied with the manner in which the first case had been presented, the district attorney allowed me to select from among the defendants a case for trial. I thereupon selected the case against Louis Byrnes, who was an inmate of the Municipal Lodging House, an institution supported by charity, for the accommodation of homeless men in the Twenty-third election district of the Eighteenth assembly district.

After a trial before Judge Cowing and a jury in Part I, of the General Sessions Court in the March term, in which all the facts and law bearing upon the case were fully presented and considered, the jury, after ten minutes deliberation, returned a verdict of guilty. As this was looked upon by all persons interested as a test case, the result of the verdict was accepted as determining the status of these so-called helpers in charitable institutions. Counsel for the convicted defendant and the other persons

charged with the same crime, appealed to me to forego a trial in the other cases and to consent to their discharge and the suspension of the sentence in the case of Louis Byrnes, on the ground that the men had been induced by other persons to register and to vote, and should not be punished, because they were under the impression that they had a perfect right to both register and vote. District Attorney Gardiner joined in the appeal for clemency for the accused men, and feeling that the position of the Department had been fully sustained through the conviction of Byrnes, I consented to the suspension of sentence in Byrnes's case and to the discharge of the other defendants. The matter was presented officially for the consideration of Judge Cowing by the district attorney in the following communication:

THE PEOPLE
v. } Illegal Registration.
LOUIS BYRNES

In this case the defendant registered on October 14th, from the Lodging House for Homeless Men, an institution supported at the expense of this city. He claimed to be entitled to a vote, although an inmate of this institution, whereas the Constitution (art. 2, sec. 3) expressly excludes this class of men from the exercise of the elective franchise.

On this issue the defendant stood his trial before Mr. Justice Cowing and a jury, and was found guilty as charged in the indictment. This case, both by the State Superintendent of Elections and by the district attorney of the county, was considered to be in the nature of a test of the law, and in advance of the trial was so represented to the presiding justice. It is believed that the interests of the public have been subserved by a judicial ruling against the right to register from this class of institutions, and that such adjudication on the question already made by this court in connection with the verdict of the jury will forever preclude inmates of charitable institutions from attempt-

ing to vote or to register upon penalty of the severe punishment prescribed by statute should a repetition of the offense occur from this or any similar institution.

As, however, to the question of punishment to be meted out to a number of ignorant waifs who previously to this settlement of the question, as above indicated, have permitted themselves, either through ignorance or through the inducement of others to violate the law, the State Superintendent of Elections and the district attorney join with the defendant's counsel in application to the court for such clemency as it may see fit to impose.

The State Superintendent of Elections, as complainant in this case and in cognate cases, believing that the violations of law were induced by others, and believing that the idea of a specific criminal intent on the part of the defendants is negatived by the fact of necessity for a trial and an adjudication on the question before its settlement, and the district attorney endorsing the above and pointing out further the expense to the county and consumption of public labor and public time in the further trial of cognate cases, it will be recommended that the defendants therein be discharged upon their verbal recognizances.

ASA BIRD GARDINER,
District Attorney.

By ROBERTSON HONEY,
Deputy Assistant District Attorney.

The defendant being arraigned for sentence, the following proceedings were had:

Mr. O'Hare, counsel for defendant, said:

"If your honor please, this defendant is convicted of the crime of illegal registration. It is one of a series of cases, in which persons inmates of public institutions, or institutions supported at public expense, had registered and claimed the right to register, and the legal right to vote.

"Now, while the constitutional provision would seem to be clear to the ordinary mind, there can be no question that for

the last fifteen or twenty years, there had been grave doubt as to exactly what the constitutional provision meant, and whether, in the case of poor human waifs like this defendant, or more intelligent and cultivated people, who claimed a residence at the Theological Seminary on Ninth avenue, in this city, there was a right to vote, and in whose cases tests were made, and the decision of the Court of Appeals had—I refer to the Theological students.

"But there has been a grave question as to what constituted a legal residence, and the right to claim a legal residence in some of the institutions, in which, under the constitutional provision, it is declared that no residence can be gained or lost for the purpose of voting.

"Now, in this class of cases, I beg leave to say that the defendant certainly had no guilty purpose, that he could have no guilty purpose in registering, or in exercising the right of suffrage; and to a large extent whatever responsibility devolves upon the heads of institutions from which these people register and vote, I beg leave to say the ruling which your honor has made in this case will be regarded by them hereafter as conclusive, as a prohibition against permitting anybody an inmate of that institution, under whatever guise or capacity, unless he is a bona fide salaried employee of the city, to vote, ever again permitting anybody to register or vote.

"This is one of, I think, twenty-four cases from a place known as The Municipal Lodging House. I am not here to find fault with the law as your honor has laid it down, and certainly every good citizen must feel satisfied that these intricate and delicate and perplexing questions will be now, with the common consent of both of the great parties represented in the elections in our State, forever set at rest, and that no attempt will be made hereafter to register or to vote any of the inmates of those institutions, who are there in the capacity of recipients of public charity.

"Now, at the outset there seemed to be some difficulty involved in this case, but it was only necessary to bring together two of the most agreeable people in the State, who were kept

apart by a feeling of false pride; and I am very grateful to Mr. Carpenter for having used his best offices to bring together two public agencies, which, at that time, seemed to be at variance, the district attorney's office of this county and the State Bureau of Elections. But, now, Mr. McCullagh has been good enough to take that view of the case which his sense of justice and mercy prompted, and has written and made public the fact that he wants only to establish a principle which he believes to be right, and that the principle established in this case must be respected by all who are inmates of these institutions, and by those who have charge of those institutions; and, speaking for those who have charge of those institutions at the present time, I beg leave to say that there will be no repetition of the offense charged against the defendant here.

"With that statement, and with the request that I advance on the part of the defendant, I couple the statement that he is an innocent dupe, and tool, if he is anything in the transaction; and calling your honor's attention to the fact that the chief of the Bureau of Elections, ex-Chief of Police McCullagh, and the district attorney of this county, unite in a recommendation, over their own signatures, that your honor should exercise the utmost leniency consistent with justice, I leave the determination of the defendant's fate in your hands."

The Court:

"When the district attorney of this county stated that he was about moving one of these false registration cases before me, he said that it was one of a great number of cases which were pending in the district attorney's office, I do not remember how many, but a great many, and he said that he desired to move one of these cases as a test case, for the purpose of getting a judicial opinion as to the propriety and the legal right of persons voting from charitable institutions, or from institutions partly supported as a charity.

"So, as I understand, the question to be determined was one which would affect all the other cases, and that it was not so

much for the purpose of punishing this particular individual as it was for the purpose, as I said before, of having a judicial construction put upon the section of the Constitution, because it is not in the legislative department, but it is in the organic law of the State, or the Constitution of the State, that this question seems to be determined.

"This defendant has been tried, and has been convicted, has been found guilty of falsely registering from a house which is at least a charitable institution, partly or wholly supported by charity.

"Of course it is an important case. In our republic the corner stone rests upon the ballot. Every male citizen of this county, who has arrived at the age of maturity, twenty-one years of age, unless he has deprived himself of the right in some way, by violating the laws of the land, is entitled to vote at once, and that vote is a sacred right, and it should be vouchsafed to him, and he ought to have the right, and the chief beauty of our government is that there is no superior right, in that respect, of one citizen over another.

"The poor and humble citizen's vote is just as important and as much to be respected as the vote of the more favored individual. Our government does not favor one individual more than another in that respect.

"But, this question came up. It has been settled otherwise, in other respects, for I have noticed that it has been frequently contested in this city with reference to colleges, whether a person gains or loses a residence by reason of being a college student, or by reason of being a student in a seminary. But, the Constitution reads so plainly that anybody who reads it can understand it. It says that nobody gains a residence or loses a residence by reason of being a student in a college, or by reason of being in the army of the United States, or in the navy of the United States, or by reason of being in our charitable institutions.

"Therefore, I think that this law has now been settled. At least, we have in this county a judicial construction of the Con-

stitution so far as it is necessary; and I think that the end has been accomplished, so that in the future that question will not arise again in this county, and we shall not have those numerous arrests.

"Under the circumstances I shall therefore suspend sentence in this case, and I think that suspension will be in accordance with justice and right. Under all the circumstances, I will suspend sentence in this case."

The result of the trial in the conviction of Byrnes and the action of the district attorney and counsel for the defendant seemed to me to justify the belief that no attempt would be made in the future to register or vote the pauper inmates of the charitable institutions in the city of New York. Results, however, proved how little faith could be reposed in the assurances given by the persons interested in matters of this character. No attempt was made to register the inmates of these charitable institutions on the first two days of registration for the election of 1899 except in one case. In that case one James Tuttle, an inmate of the Municipal Lodging House, applied for registration in the Twenty-third Election District of the Eighteenth Assembly District and was challenged by my deputies. The inspectors of elections enrolled his name upon the register of voters despite the protest of the deputies.

Between the second and third days of registration an application was made to Mr. Justice Bookstaver of the Supreme Court for an order to show cause why the inspectors of elections should not strike from the register of electors the name of James Tuttle on the ground that he was an inmate of a charitable institution. No intimation was given to this department of such a proceeding, and no representative of this department or the Attorney-General was allowed to appear in the case. It afterwards developed that

the application was instituted by the persons interested in securing a large registration from the Municipal Lodging House and other charitable institutions, and the moving papers on both sides were prepared by the same counsel.

Upon the hearing of the application before Mr. Justice Bookstaver, the acting superintendent of the Municipal Lodging House swore that Tuttle was an employee of the Municipal Lodging House, and had been engaged under contract by the superintendent as a painter. Upon this state of facts being presented, Mr. Justice Bookstaver denied the application for the striking off of the name of Tuttle from the register of electors on the ground that as he was an employee, he was not "kept" at the lodging house within the meaning of the constitution. This decision was rendered on the third day of registration and immediately there was a flood of applications for registration from the Municipal Lodging House and Bellevue Hospital, 47 pauper inmates of the Municipal Lodging House being registered before the close of the last day of registration; fifteen more than were registered from that institution for the election of 1898.

Notwithstanding the decision of Justice Bookstaver in the Tuttle case, I determined if possible to secure the indictment of the persons registered from the Municipal Lodging House and other like institutions for illegal registration, feeling assured of the co-operation of the district attorney from the fact that his office had prosecuted to a conviction a case from the same institution only a few months previous. I therefore saw District Attorney Gardiner and requested that he should present the cases to the grand jury then sitting. Very much to my astonishment he absolutely declined to do so, and insisted that I should present each case to a police magistrate for a preliminary hear-

ing. This I declined to do, and calling his attention to the conviction of Byrnes on a similar charge, I demanded that he present the matter to the grand jury. The district attorney persisted in his refusal to act, and I therefore appealed to Recorder John W. Goff, the presiding magistrate of the General Sessions Court. Recorder Goff at once summoned the grand jury before him and directed that body to take up the cases of alleged illegal registration from charitable institutions which this department should present through the district attorney for its consideration. The district attorney was aware of the necessity of presenting evidence as to the character of the institutions and the inmates who were registered from them to the grand jury, but no attempt was made by him to secure such testimony for the grand jury. Chief Deputy Van Dusen, who had personal charge of these particular cases, was summoned before the grand jury and presented the facts to that body. He was opposed in the grand jury room by both District Attorney Gardiner and Assistant District Attorney Unger, both of whom urged the grand jury to refer the cases to a police magistrate, but the grand jury at first refused to do so and began the consideration of the cases. It then developed that no witnesses had been summoned by the district attorney to prove that the institution was supported by charity and that the persons charged with illegal registration were pauper inmates. As the term for which the grand jury had been summoned to attend had expired, and not desiring to sit any longer, the grand jury directed the district attorney to secure his witnesses and present the cases forthwith to the nearest police magistrate. Feeling that under the circumstances I was justified in not allowing the district attorney to represent the department in the presentation of these cases, I refused to allow him to present them,

preferring to await the appointment of a Deputy Attorney-General to represent the department in these and all other election matters. While awaiting the designation of a Deputy Attorney-General to represent the department, I secured all the evidence possible against the persons registered from the institutions, and presented the same to City Magistrate Olmstead, who promptly issued warrants of arrest against the persons who had registered as voters from these institutions.

As the chief stumbling block in the prosecution of similar cases last year arose through a failure to identify the persons arrested as the persons who actually registered and voted, I determined not to have the warants of arrest executed until the persons appeared to vote on election day. A further reason for such delay being the fact that it was necessary to secure a reversal of the decision of Justice Bookstaver in the Tuttle case. After the designation of Hon. Job Hedges by the Attorney-General to prosecute election cases for this department and the appointment of the Deputy Attorney-Generals to assist him, I laid the above facts before Judge Hedges and requested him to assign one of the Deputy Attorney-Generals to take charge of the legal proceedings in these matters, and Deputy Attorney-General John H. Hammond was thereupon assigned to that work. Mr. Hammond began a thorough investigation of the Tuttle case, and soon disclosed the collusion of the counsel in that case, and immediately moved for the reconsideration of the case by the Court, which was granted. Upon the rehearing of the argument, the people being represented by Mr. Hammond, Justice Bookstaver reversed his decision in the case on the ground that the true facts had not been fully represented to him upon the first hearing. Subsequently Mr. Hammond presented all the cases of

this character to the extraordinary grand jury and secured indictments against all the accused persons.

Notwithstanding this decision of Mr. Justice Bookstaver and the conviction of Louis Byrnes, an inmate of the same institution, the persons responsible for the registration of the inmates of these institutions subsequently, on the day of election, insisted that the men who had registered should vote, and as a result the men when they appeared to vote were arrested by my deputies for illegal registration and illegal voting. The incidents attending these arrests, with the ensuing conflict of authority with the Police department, are detailed in the chapter relating to the Police department. Three of the persons arrested by my deputies for illegal registration and voting from the Municipal Lodging House and Bellevue Hospital were convicted before Mr. Justice Werner and a jury at the extraordinary term of the Supreme Court convened by you for the hearing of election cases. Sentences were suspended in order to allow the defendants' counsel to appeal the cases to the higher courts. When that appeal is decided by the court of final resort, the cases against the other defendants awaiting trial will be taken up and presented.

CHAPTER SIX.

Registration of Electors for the General Election of 1899.

The days of registration of electors for the general election of 1899 were Friday, October 13; Saturday, October 14; Friday, October 20, and Saturday, October 21.

Prior to the first day of registration I caused a copy of the following communication to be sent by mail to each board of inspectors within the city of New York:

OFFICE OF
STATE SUPERINTENDENT OF ELECTIONS
FOR THE
METROPOLITAN ELECTIONS DISTRICT,
585 AND 587 BROADWAY,
CITY OF NEW YORK, *October* 1, 1899.

IMPORTANT NOTICE.

To the Board of Inspectors of Elections:

Gentlemen.—The Election Law of this State is conceded to be one of the most perfect statutes of its kind to be found in any State, and, if intelligently and honestly enforced, gives full and perfect freedom to every qualified elector of the State in the exercise of the elective franchise. Its provisions are ample to prevent fraudulent registration and voting if properly enforced. The inspectors of election are primarily responsible for the enforcement of the law. As each of you have been appointed after an examination required by law, designed to test your fitness to properly discharge the duties of your office, the plea of ignorance of the provisions of the law cannot be raised in your behalf for a failure to properly enforce them. That fraudulent registration and voting have continued to exist is largely due to the ignorance, carelessness, or neglect, and in some cases with the passive or active co-operation of the election officers. As indicated above,

the Legislature, by requiring you to demonstrate your fitness for your office, has eliminated ignorance as a plea of defense in such cases. There still remain carelessness, neglect and passive or active co-operation on your part, each of which is equal with the other in destroying or nullifying the safeguards thrown around the elective franchise. The Penal Code recognizes this fact by providing that a public officer who refuses, fails or neglects to perform any act required by the Election Law is guilty of a felony. You are public officers and are therefore included in such penal provision. The foundation of a fair election is a true registration. Your duties in relation thereto are briefly summarized in the opening paragraph of subdivision 1, of section 32 of the Election Law, as follows:

"The board of inspectors of each election district in the State shall, at their meetings for registration for the general election in each year, make a quadruplicate register—one copy by each inspector—in the forms hereinafter prescribed * * * of those persons and none other, who are or will be qualified to vote in such district at such election."

Ample power is given the inspectors to ascertain, by means of the challenge affidavit under subdivision 6 of section 34, the right of any applicant for registration to have his name placed upon the register. It is therefore plain that if the names of persons not qualified to vote are found upon the register you are responsible for their so appearing thereon, and if you have not availed yourselves of the provisions of the law to fully ascertain the facts regarding such persons before placing their names upon the register, you have been guilty of neglect and omission, which are declared by law to be a felony.

In the exercise of the authority conferred upon me by law, it is my duty to see that the laws relating to the election are properly enforced, and to that end all public officers and citizens are required by law to assist me and my deputies upon demand. You being public officers, and directly responsible in the first instance for the proper administration of the Election Law, I hereby demand of you your active co-operation for myself and deputies

in the enforcement of the provisions of the Election Law, especially in relation to the registration of electors, and notify you that I shall hold each of you responsible to the law for any neglect, failure or refusal to properly perform the duties of your office. Any complaint of this nature made by any citizen or by my deputies will be promptly presented by me through the Attorney-General to the grand jury.

In this connection I desire to call your attention to the following points:

The board of inspectors and each individual member thereof have full authority to preserve peace and good order at their meetings and around the place of registration and election (see section 15, Election Law). The police are detailed at the place of registration and election to enforce the orders of the board of inspectors in this respect and for no other purpose. In many instances in the past the inspectors have allowed their functions to be usurped by other persons through fear or in ignorance of their powers. Inspectors should not allow themselves to be bulldozed or interfered with in the discharge of their duties by any person, as they are alone responsible to the law for their acts.

In the districts covered by my deputies they will be instructed to protect the inspectors from interference in the discharge of their duty.

The practice of allowing the chairman of the board to decide off-hand any question affecting the right of a person to have his name placed on the register or his vote accepted is wholly wrong and must not be continued. In all questions arising before the board a majority of the members must decide and the chairman simply announce the decision of the board.

Each member of the board should insist upon a vote being taken upon every disputed point, and a decision of a majority of the board is final until reversed by an order of a court having jurisdiction. In case of a tie vote no action can be taken by the board until ordered by the courts. Each inspector should be careful in reaching a conclusion to take into consideration all the facts and the law bearing on the case in order that no injustice

is done any citizen, but when convinced that his conclusion is correct, he should fearlessly vote in accordance with his conviction and allow no one to influence his vote against his conviction.

It gives me pleasure to state to the inspectors that, at my request, the Legislature relieved them of the hardship of being compelled to file personally in my office, each day of the registration, the list of persons registered during such day. By the change in the law the list will be filed with me by the police at the close of each day of registration.

Any complaints of violations of the law made to me or my deputies by inspectors will be promptly investigated, and I cordially invite each inspector to present any facts or information which he may become possessed of in this connection.

Respectfully yours,

JOHN McCULLAGH,

The State Superintendent of Elections
for the Metropolitan Elections District.

Deputies were assigned for duty at the places of registration in the Second, Fifth, Sixth, Eighth and Nineteenth assembly districts, the lodging house districts in Brooklyn, and in various other election districts in New York, Kings, Queens, Westchester and Richmond counties, where conditions seemed to demand their attendance. Instructions were given the deputies to make free use of the power of challenge under subdivision 6 of section 34, of the Election Law, especially to applicants giving their residence at lodging houses, liquor tax license hotels and public institutions. The challenge affidavit provided by the amendment to the Election Law in 1899 proved the wisdom of its enactment into law and demonstrated it to be one of the most effective means of not only preventing illegal registration, but as a basis of prosecution for that crime, the affidavit serving in nearly every case successfully prosecuted as evidence of the falsity of the claims of the

accused person to be a qualified voter. So effective did the challenge affidavit prove in its deterrent effect that several actions were begun in the courts by persons desirous of securing a large registration in certain districts notorious for crimes against the elective franchise, having for their object the securing of a decision which could be construed as casting a doubt upon the constitutionality of the law, thus affording a certain class of persons grounds for refusing to answer the questions upon the challenge affidavit. One case was instituted in the Sixteenth election district of the Eighteenth assembly district, where the Republican inspectors refused to enroll a person as a voter who declined to answer the questions upon the challenge affidavit. An order was secured from Mr. Justice Scott of the Supreme Court, special term, directed to the inspectors requiring them to show cause why a mandamus should not issue compelling them to register the applicant. The Republican inspectors notified me of the order to show cause, and at my request Deputy Attorney-General John H. Coyne appeared on behalf of the inspectors. The order was returnable before Mr. Justice Bookstaver, and Judge Coyne in a lengthy argument distinguished for its lucidity as to the power of the Legislature to enact laws tending to establish the right of franchise, secured a decision denying the right of any challenged person to have his name enrolled as a voter until he had answered the questions contained in the challenge affidavit. This decision was accepted as final by all parties, and no other attempt was made to have the law nullified. The challenge affidavit being an entirely new feature of the law, its value was not generally recognized as an agent to prevent and punish violations of the elective franchise in the districts not covered by my deputies, but at future elections I am convinced will be more

generally used than was the case at the election of 1899. With a few slight amendments, which will be submitted to the Legislature, I am convinced the challenge affidavit will become one of the most effective agents ever devised for securing a pure franchise. The following table shows the number of challenge affidavits returned to this office at the election of 1899:

	Challenge affidavits.
First assembly district	2
Second assembly district	488
Third assembly district	58
Fourth assembly district	12
Fifth assembly district	121
Sixth assembly district	1,120
Seventh assembly district	None.
Eighth assembly district	656
Ninth assembly district	33
Tenth assembly district	6
Eleventh assembly district	1
Twelfth assembly district	2
Thirteenth assembly district	3
Fourteenth assembly district	None.
Fifteenth assembly district	None.
Sixteenth assembly district	None.
Seventeenth assembly district	1
Eighteenth assembly district	24
Nineteenth assembly district	246
Twentieth assembly district	218
Twenty-first assembly district	1
Twenty-second assembly district	2
Twenty-third assembly district	4
Twenty-fourth assembly district	90
Twenty-fifth assembly district	8
Twenty-sixth assembly district	None.
Twenty-seventh assembly district	None.

	Challenge affidavits.
Twenty-eighth assembly district	None.
Twenty-ninth assembly district	None.
Thirtieth assembly district	None.
Thirty-first assembly district	1
Thirty-second assembly district	113
Thirty-third assembly district	73
Thirty-fourth assembly district	9
Thirty-fifth assembly district	9
Annexed assembly district	3
Total in New York county	3,304

Kings county:

	Challenge affidavits.
First ward	155
Second ward	64
Fourth ward	61
Sixth ward	2
Eighth ward	24
Ninth ward	1
Eleventh ward	1
Twelfth ward	1
Thirteenth ward	15
Nineteenth word	1
Twenty-first ward	1
Twenty-third ward	1
Twenty-fifth ward	1
Twenty-sixth ward	2
Twenty-ninth ward	42
Thirtieth ward	1
Thirty-second ward	2
Total in Kings county	375

Queens county:	Challenge affidavits.
Second ward	7
Fifth ward	2
Total in Queens county	9

Westchester county:

	Challenge affidavits.
Mount Vernon	1
Lewisboro	2
Yonkers	52
Cortlandt	3
Total in Westchester county	58

SECOND ASSEMBLY DISTRICT.

The usual conditions regarding the registration of voters were encountered in the second assembly district for the election of 1899. The voting population of the district is largely domiciled in cheap tenements, lodging and boarding houses of a low class and in so-called hotels, many of them conducted for immoral purposes. Nearly fifty per cent. of the voters are naturalized citizens of a low grade of intelligence and morals, a large proportion of whom can neither read nor write or speak the English language, which makes the work of investigation of their claims as voters one of extreme difficulty. In this district are voters representing Ireland, Germany, England, Italy, Russia, Austria, Sweden, Norway, Canada, Asia, Greece, Belgium, Holland, Spain, Cuba, Roumania, Syria, Switzerland, France, Hungary, Denmark, Finland, Turkey, East India, China, Poland and Egypt. But while there are some of the naturalized citizens who may not be entitled to legally claim a voting residence in the district, the chief offenders against the Election Law and Penal Code

relating to crimes against the elective franchise are found among the persons who make their headquarters in the cheap lodging houses and hotels, and who will take any chance to secure a few pennies or a drink of whiskey, in return for which they will register and vote as many times as possible and if apprehended and punished, will bear their punishment without a murmur and consider it no disgrace. The use of the challenge affidavit prevented a large number of this class of persons from registering, but many persisted in their claim to the right of franchise in the district even under challenge, and as a result of the subsequent investigation into these cases ninety-two warrants of arrest were obtained from the city magistrate of the district. A large proportion of the warrants were not served for the reason that the accused persons never appeared to vote. Among the arrests made in this district was that of Thomas Durkin, a printer, who registered in two election districts on the same day. He was followed by my deputies, who arrested him after he had registered the second time. He was indicted and pleaded guilty before Recorder John W. Goff, in the General Sessions Court, and was sentenced to one year in the State prison at Sing Sing. The following analysis of the registration and vote of the district will be of interest as indicating the effect of the supervision of this department:

In the Second assembly district the registration for 1898 was 7,388 and in 1899, 6,452, a decrease of 936. The total vote cast in 1898 was 6,843 and in 1899, 5,931, a falling off of 912. The falling off in the Republican vote for assembly in 1899 as compared with the vote cast for Governor in 1898 was 451, while the falling off of the Democratic vote for the same offices was, in 1899, 769. The Socialistic vote increased 13 as compared with

1898, that party having cast 104 votes in 1898 and 117 in 1899. The Prohibition vote kept pace with the Socialist, the increase being the same, viz, 13, there having been 6 votes in 1898 and 19 in 1899.

FIFTH ASSEMBLY DISTRICT.

The Fifth assembly district is what is known as a "close district," with a predilection of a majority of the voters for the Republican party on a full vote. Strenuous efforts were made by the Democratic organization at the election of 1899 to secure the election of the Democratic candidate for member of assembly, and colonizing was attempted in some of the election districts.

The deputies assigned to the district made a most thorough and careful investigation of the registration, and as a result a number of persons who had illegally registered did not attempt to vote. Five warrants of arrest were secured by the deputies against persons charged with illegal registration. Charges of bribery in connection with the election were made in this district, but I found it impossible to secure sufficient evidence to justify the arrest and prosecution of certain persons charged with the crime. The following comparison of the registration and vote in the district will be of interest:

In the Fifth assembly district the total registration in 1899 was 7,100 as compared with 8,239 in 1898, a decrease in 1899 of 1,139. The total vote cast in 1898 was 7,767, in 1899, 6,458, a falling off of 1,309. Republican vote in 1898 for Governor was 3,956 and for Assemblyman, 1899, 2,998, a decrease of 958. The Democratic vote for Governor in 1898 was 3,650 and for Assemblyman in 1899, 3,077, a decrease of 573. The Socialist vote increased from 77 in 1898 to 81 in 1899, a gain of 4, while the Prohibition vote jumped from 10 in 1898 to 21 in 1899, a gain of 11. The Citizens' Union vote for Governor in 1898 was 32, while for As-

semblyman in 1899 that organization polled 122 votes, a net gain of 90.

SIXTH ASSEMBLY DISTRICT.

The Sixth assembly district is of the same character as the Second district, the voting population being domiciled in cheap tenements, lodginghouses and low class hotels, and from the itinerant character of a large portion of the voters the work of investigating the registration is extremely difficult. While the character of the district is extremely bad, the violations of the Election Law have been largely reduced during the past two elections as compared with former years and the continued supervision of the registration and election by the State will undoubtedly result in the further purification of the electoral methods in the district. Owing to the very large lodginghouse vote in this district the number of challenges by the deputies largely exceeded those made in other districts, the total number of challenge affidavits returned to this office for investigation being 1,120. Fifty-six warrants of arrest for violation of the Election Law were issued to my deputies by the city magistrate of the district, but as usual a majority of the persons accused could not be found and did not attempt to vote. The registration passed without special feature, except in certain districts where the inspectors allowed challenged persons to sign the challenge affidavit and after they had left the place of registration filled out the answers to the printed questions themselves. In other cases only one or two inspectors signed the challenge affidavit, although all inspectors present were required by law to sign the same. These violations of law will be presented for the consideration of the grand jury in March.

The following is a comparison of the registration and vote of the district for 1898 and 1899:

In the Sixth assembly district the registration in 1898 was 8,872 and in 1899, 7,613, a decrease of 1,259. The total vote cast in 1898 was 8,299 and in 1899, 7,052, a falling off of 1,247. The Republican vote decreased 504 in 1899 as compared with 1898 and the Democratic vote decreased 939. The Socialist Labor vote fell off 51 in 1899 as compared with 1898, while the Prohibition vote increased from 9 in 1898 to 13 in 1899. There were 13 Citizens Union votes cast in 1898 and none in 1899. There were 103 blank votes cast in the district in 1899.

EIGHTH ASSEMBLY DISTRICT.

Immediately after the election of 1898 the Democratic leaders directed interested in the Eighth assembly district held a meeting at which it was resolved to carry the district at the election of 1899 for the Democratic candidate for assembly at whatever cost of money or effort, and the proposition was there made to colonize the district four months in advance of the election if necessary to secure the desired political result. The Eighth assembly district is the only east side district below the Harlem river that has returned a Republican member of assembly, the Hon. Charles Adler having been elected for five successive terms from this district despite the fact that the head of the Democratic ticket has in several of those years succeeded in securing a majority of the votes in the district. Subsequently it was determined by these leaders to cause as many of the alien residents of the district to be naturalized in order that they could be utilized as voters at the election of 1899. How well these efforts succeeded is shown by the fact that 647 voters holding naturalized papers of 1899 were registered for the election of 1899, and I am convinced from reliable evidence that several hundred more would have registered had I not issued orders to challenge all registrations under 1899 naturalization certificates, and exposed the

frauds which had been perpetrated upon the courts by the applicants and witnesses procuring these certificates. Several of the Democratic district captains were active in this work of securing the naturalization certificates for aliens, and one Moritz Graubard became the president of the Citizens' Peddlers Association of Greater New York, composed of several hundred naturalized citizens, and secured the support of the organization for the Democratic nominees in the Eighth district. For several weeks prior to the period of registration agents of the leaders of the districts visited the tenement houses, lodging and boarding houses and hotels in the district and secured all the available vacant rooms and shortly before the registration days strangers appeared in the district who took possession of these rooms. Many of the newcomers were recognized as former voters in the Second and Sixth assembly districts, both of which are overwhelmingly Democratic politically. This system of colonizing proved very effective, as many of the men brought into the district were of legal age and had resided within the State, county and election district for the period required by the Constitution, and in consequence it was impossible to secure enough evidence against them to base a prosecution upon. In short, it was colonizing made possible by complying with the letter of the law, and although it was freely admitted by the persons responsible for bringing these voters into the district that they only intended to have them remain until they had voted, it was impossible to secure legal evidence of that fact. Many cases were unearthed by my deputies where the law was being clearly violated, and 52 warrants were obtained and many arrests made. Among the cases prosecuted were two worthy of special mention.

THE GOLDBERGER CASE.

Samuel Goldberger, a naturalized citizen, was a saloonkeeper at No. 1 Forsyth street in the First election district of the Eighth assembly district and was the Tammany Hall captain of the district. Deputy Jacob Eilperin, who had been assigned to look up colonization in the district, learned that Goldberger was very anxious to carry his election district for the Democratic candidates, as the district had heretofore returned a Republican majority, and was inducing persons to come into the district to vote the Democratic ticket. Deputy Eilperin visited Goldberger's saloon on October 5 and met Goldberger. The deputy represented to Goldberger that he was engaged in the work of securing rooms in which to "plant" voters for the Democratic organization and had been referred to him as the man to do business with in that district. Goldberger became very friendly with Deputy Eilperin and confided to him the fact that he was in the colonizing business himself and had already secured three rooms on the third floor of No. 17 Forsyth street in which he had "planted" 24 men. He showed the deputy a rent receipt for $15, two months' rental for the premises at No. 17 Forsyth street, which was dated September 15th signed by B. Lifschutz. Goldberg said he had only hired the premises about October 1st, but had the receipt dated September 15th in order to deceive "McCullagh's men" if they investigated the matter. He stated that he had gathered the 24 men from among the "bums" in the Bowery and hangers-on about the saloon and had promised them free beer and lodging if they would vote the Democratic ticket. The men, he said, were in charge of one of the men, who was known as the "boarding-house boss" and who locked the men in at night and allowed them to depart in the morning. Deputy Eilperin said that as

he was gathering up men to "plant" in the district it was advisable for him to know the men that Goldberger had secured so that he would not get the same men. This seemed reasonable to Goldberger and he proceeded to give the names of his men to Eilperin, who wrote a few names on a small slip of paper which proved too small to contain all the names, and seeing this Goldberger went behind the bar and picking up a small canves covered memorandum book tore a few leaves, which contained writing, from it and gave it to the deputy together with a pen and a bottle of purple ink and told him to enter the names in the book. Goldberger then proceeded to read from a large book the following names:

John Dester, jr., John Burns, Jules Belz, T. Barnshaw, James Dougherty, John Zang, Louis Wanery, Isaac John Letterman, Herman Schraeder, Thomas Reilly, Louis Weise, Abraham Wingerstag, Michael Jones, E. Jones, Mike Kelly, Patrick Marley, Daniel Sullivan, Christian Neushefer, Charles Kammer, Charles Friess, W. F. Ryan, A. Schoettenhofer, Francis McGuire, John Woolf.

Goldberger became very much impressed with the ability of Eilperin as a colonizer, and requested his help in carrying the district for the Democratic party, promising to compensate him for his work. An engagement was made for the two to meet on the following evening. Eilperin reported the facts learned by him to me and was instructed as to his future actions in the matter. Eilperin again visited Goldberger's place on October 6th, and informed Goldberger that he had "planted" 10 men in the Fifth assembly district and 20 in the Nineteenth assembly district, and had four more men that he desired to locate in Goldberger's district. Goldberger said that 15 men had slept at No.

17 Forsyth street the night previous, and as they entirely filled the rooms he had been compelled to find other lodgings for the night for two of his men. He referred him to a hotel kept by a man named Levy, at Canal and Chrystie streets, and accompanied Eilperin to the hotel where Levy stated that he could not accommodate the four men, as Martin Engle, the Democratic leader of the district, had an option on his rooms and had told him he would send a list of the names of the men who were to register and vote from his place. Finding it impossible to do business with Levy, Deputy Eilperin and Goldberger separated. Investigation proved the truth of the statements made by Goldberger to Eilperin as to the colonizing at No. 17 Forsyth street, and I was compelled to await developments as to the registration from the premises. The building is one of peculiar construction, there being five divisions of the house with a separate entrance to each on a side alley. The apartments each consist of three rooms—a kitchen, one medium sized and one small room in which a family of four or five persons would be crowded. I found that the rooms hired by Goldberger contained a stove, two broken chairs and seven mattresses, which were thrown upon the floor for the men to sleep upon. I issued instructions to have every person applying for registration from No. 17 Forsyth street challenged. On the first day of registration eleven of the men whose names had been given to Deputy Eilperin by Goldberger applied for registration and were enrolled as voters under challenge. Eilperin visited Goldberger the next day and found him in very bad humor over the fact that his name had been challenged, but said that he would not be "bluffed" by McCullagh and would register his other men on the next day of registration and explained his failure to register

them with the other men by stating that they had escaped from the "boarding boss" and were no doubt on a drunk. He then became very suspicious of Eilperin and began to question him very closely as to who he was working for, etc., and finally declared that he (Goldberger) was a Republican, and had been misleading Eilperin in order to find out what he was doing in the district. Eilperin pretended to become very indignant at having been deceived by Goldberger, and told him he did not care what political party he belonged to as he, Eilperin, was "working both ends," and was just as ready to "plant" men for the Republican as the Democratic party, so long as he was paid for it. Goldberger thereupon confessed that he had claimed to be a Republican because he thought Eilperin was a McCullagh man, but he was satisfied that he was not and trusted him fully, but he could not understand how it was that McCullagh had got hold of the names of the 24 men he had located at No. 17 Forsyth street. After some further talk, Eilperin asked if Goldberger had room for four more men. Goldberger said he could not take any more men, as he had been instructed by Martin Engle that enough men had already been secured to carry the district for the Democratic candidates, and that as the Republican organization was disrupted by the failure to renominate Charley Adler, they were sure of electing their man, and to take no "further chances with McCullagh." Finding it impossible to do any further business with Goldberger, Eilperin left and reported the facts to me. A few days after the close of registration, I sent a squad of deputies with subpoenas for the men registered from No. 17 Forsyth street to that building. The deputies reached the rooms about six a. m., and demanded admittance. The door was finally opened amid much

confusion and profanity, and 11 of the most wretched specimens of humanity were found inside. They were induced to accompany the deputies to this office, where, after providing them with breakfast, I examined some of the men under oath and secured enough evidence to place several under arrest. Among the men were John Patrick Burns, the "boarding boss," and Herman Schraeder, who very promptly indicated a willingness to tell all they knew about the colonizing of the men and did so. The men were arraigned before City Magistrate Crane, pleaded guilty to illegal registration and were held for the grand jury. Subsequently the facts in the case were presented to the grand jury, which body promptly indicted Goldberger, Burns, Schraeder and Thomas Reilly. Burns and Schraeder were accepted as witnesses for the State by Deputy Attorney-General Hedges on the trial of Goldberger, who was convicted by a jury and sentenced by Mr. Justice Werner, to two years in the State prison at Sing Sing. Reilly, who refused to act as a witness against Goldberger, subsequently pleaded guilty to illegal registration and was sentenced to four months in the penitentiary, and the indictments against Burns and Schraeder were dismissed on motion of Deputy Attorney-General Hedges at my request. The conviction and sentence of Goldberger, because of his position as Tammany captain, is undoubtedly the most severe shock that the persons engaged in colonizing in New York city have ever received, and its moral effect will no doubt prove highly effective in preventing in the future similar violations of the Election Law. Much sympathy was expressed for the convicted man by the residents of the district in which he lived because of his family, he having a wife and six small children, and many appeals were made to me to advise clemency in the case. Feeling that the moral effect of the con-

viction might be offset through sympathy for the convicted man by imposing the full limit of punishment permitted by law, five years imprisonment and $500 fine, and taking into consideration the fact that the conviction deprived Goldberger of his business as a saloonkeeper, I consulted with Mr. Justice Werner, who agreed with me that the sentence finally imposed was adequate under all the circumstances. I desire to place on record my official commendation of the excellent detective work performed by Deputy Jacob Eilperin in the Goldberger case.

THE LYONS CASE.

Barnet Sussman, a naturalized citizen and voter, has resided and conducted a soda water, candy and cigarette stand at the corner of Orchard and Hester streets, in the Eighth assembly district, for the past nine years, and has generally been affiliated with the Republican organization of the district, though not an active worker. The Tammany captain of the election district in which Sussman has his home and stand is Julius V. Lyons, who is employed as a county detective in the office of the district attorney of New York county. Lyons was formerly a Republican and as such was appointed a Deputy State Superintendent of Elections in 1898, but after serving a few days resigned to accept the position in the office of the district attorney, and joined the Democratic organization of the eighth district, becoming the captain of his election district. Sussman conducted his stand under virtue of a license issued by the city authorities, but his business is under the jurisdiction of the bureau of incumbrances.

On Monday, October 16, 1899, Lyons, in company with two other men, one of whom was the son of Max J. Porges, the Democratic candidate for alderman in this district, visited Sussman at his stand, and Lyons, after introducing young Porges to Sussman, handed the latter a lithographic picture of the Democratic

candidate for alderman, said to Sussman, "Put that picture on your stand, Charley Adler won't run for the assembly any more and I want you to vote the Democratic ticket." Sussman took the picture and placed it, rolled up, behind his stand, and being afraid to declare his intention to vote the Republican ticket said: "All right; I vote the Tammany ticket." Lyons and the other man then left the stand. Sussman did not display the lithograph on his stand and on the following day was again visited by Lyons, who called him out from behind the stand and said: "Why didn't you put up the alderman's picture? I have been told that you ain't going to support the Tammany ticket. Is that so?"

Sussman then declared that he was a Republican and intended to vote for the Republican candidates, and for that reason said he would not put up the picture of the Democratic candidate for alderman.

Lyons then threatened to have the bureau of incumbrances remove Sussman's stand if he did not support the Tammany ticket, but Sussman persisted in his refusal to do so. His refusal seemed to enrage Lyons, who grasped him roughly by the lapels of his coat and turning half round beckoned to a tall powerful man named Morris Jacobs, who stood on the opposite side of the street. Jacobs crossed over to Lyons, who said "Give it to him." Jacobs thereupon drew back his arm and struck Sussman a terrific blow on the ear, felling him to the ground. Mrs. Sussman and Jacob Gruber, who witnessed the assault, rushed to the assistance of Sussman and helped him into his home, where a doctor was summoned and found that his hearing had been impaired by the blow, which had also caused a severe hemorrhage.

On the Saturday following the assault Sussman was served with a notice from the bureau of incumbrances that he was

violating a city ordinance in maintaining his stand, and he was ordered to forthwith remove the same under penalty of confiscation by the bureau of incumbrances. The notice was served upon Sussman by one Ryan, an inspector in the bureau of incumbrances, who said to Sussman:

"You had better be good friends with Julius Lyons and he won't touch you any more if you promise to vote the Tammany ticket. You have got until Monday to consider it. If you don't make friends with him by that time, your stand will be removed."

Sussman promised to see Lyons and make things all right, but instead laid the facts before me. I immediately subpoenaed the witnesses of the assault and caused Sussman to make a complaint against Lyons for intimidation. A warrant was issued by Magistrate Crane for the arrest of Lyons, but the latter in some unknown manner learned that the warrant had been issued and surrendered himself and was held for the Special Sessions. Subsequently the case was sent to the extraordinary grand jury and an indictment was returned against Lyons. He was placed on trial before Justice Werner and a jury. After the case had been closed, the jury deliberated several hours, but failed to agree upon a verdict, the poll being eleven for conviction and one for acquittal. Justice Werner denounced some of the testimony introduced by the defense as rank perjury, and advised that proceeding be had against the persons. The case will again be submitted to a jury trial on the reconvening of the court in March. Other cases similar in their nature developed in the Eighth assembly district, but a rehearsal of them can serve no purpose except to make this report voluminous.

Owing to the strenuous efforts of the Democratic leaders in importing voters from other districts, and the large number of

newly naturalized citizens registered at the last election, the Eighth assembly district was the only assembly district in the county of New York showing an increased registration and vote in 1899, as compared with 1898. The increase was small, being 188 in the registration and eight in the total vote cast, the figures being as follows: Total registration 1898, 4,807; 1899, 4,995; total vote, 1898, 4,556; 1899, 4,564. As 647 persons naturalized in 1899, registered in the district for the last election, it is remarkable that the increase in the registration and vote was so slight. The Republican vote for member of assembly, 1899, was 1,181, while for Governor it was 1,760, showing a decreased Republican vote of 579. The Democratic vote for Assemblyman in 1899, was 2,670, and for Governor in 1898, 2,285, showing an increased Democratic vote of 615. The vote for Adler, the Republican candidate for Assembly in 1898, was 2,076, while in 1899 the vote for the Republican candidate for Assembly was 1,181, showing a net loss of 895. The Socialist vote in this district showed a decrease of 2 in 1899, as compared with 1898, the figures being 383 in 1898, and 381 in 1899, thus demonstrating conclusively that the 647 newly naturalized voters were not Socialists, as it had been alleged. As the only party showing an increased vote was the Democratic party, the vast bulk of the newly naturalized voters must have cast their votes for the candidates of that party. The Prohibition vote increased 12 in 1899, as compared with 1898, the figures being 2 in 1898, and 14 in 1899. The Citizens' Union vote in 1898 and 1899 was identical, viz, 2. The following analysis of the nativity of the vote of the Eighth assembly district will no doubt prove of much interest as showing the cosmopolitan character of the voters, the naturalized voters exceeding the native voters in the proportion of nearly 3 to 1.

ANALYSIS OF THE REGISTERED VOTERS, 1899, OF THE 8TH ASSEMBLY DISTRICT.

ELECTION DISTRICT.	NATIVITY OF THE NATURALIZED VOTERS.																							Total naturalized vote.	Natives.	Grand total.
	Arabia.	Australia.	Austria.	Canada.	Cuba.	Denmark.	Egypt.	England.	France.	Greece.	Germany.	Hungary.	Ireland.	Italy.	Norway.	Poland.	Prussia.	Roumania.	Russia.	Scotland.	Sweden.	Switzerland.	Turkey.	Wales.			
1	....	....	8	....	....	....	....	4	....	1	17	....	10	1	....	....	1	5	193	....	1	....	....	1	242	110	352
2	....	....	18	....	....	....	....	2	....	....	25	3	7	5	1	....	....	18	208	....	....	1	....	....	288	48	336
3	1	....	23	....	....	....	....	5	....	....	23	....	7	2	....	....	....	8	242	....	....	....	....	....	313	86	397
4	....	....	11	....	....	....	....	4	....	....	8	....	2	....	....	1	....	8	176	....	....	....	....	....	211	32	242
5	....	....	25	....	....	....	....	8	....	....	21	....	1	....	....	....	....	9	176	....	....	....	....	....	240	60	300
6	....	....	17	....	....	....	....	....	....	1	16	....	4	....	....	....	....	22	179	....	....	....	....	....	239	38	277
7	....	....	12	....	....	....	....	9	....	....	52	3	5	2	....	....	....	35	111	1	....	....	....	....	230	120	350
8	....	....	35	....	....	....	....	8	....	....	43	1	3	1	....	1	....	21	144	....	3	....	....	....	260	74	334
9	....	....	37	....	....	....	....	2	....	....	37	....	4	....	....	....	....	31	105	....	....	....	....	....	216	89	305
10	....	....	14	....	....	....	....	5	2	....	33	2	7	2	....	....	....	20	102	....	1	....	....	....	188	106	294
11	....	....	29	....	1	....	....	2	1	....	65	2	7	10	1	....	....	33	78	....	....	1	....	....	230	177	407
12	....	....	30	1	....	1	1	6	....	....	43	1	....	2	1	....	1	36	91	....	....	2	1	....	217	67	284
13	....	....	15	....	....	2	....	1	....	....	28	....	7	2	....	....	....	46	57	....	....	....	....	....	158	113	271
14	....	....	28	....	....	....	1	2	1	....	26	1	1	....	....	3	1	33	94	....	1	....	1	....	193	39	232
15	....	1	32	....	....	....	....	1	1	....	33	....	1	2	....	....	1	29	87	....	....	....	3	....	191	51	242
16	....	....	44	1	....	....	....	4	1	....	82	6	4	....	....	1	....	40	95	....	1	....	....	....	279	94	373
	1	1	378	2	1	3	2	63	6	2	552	19	70	29	3	6	4	394	2,138	1	7	4	5	1	3,695	1,304	4,996

NINETEENTH ASSEMBLY DISTRICT.

The political struggle in the Nineteenth assembly district in the county of New York at the election of 1899, was one of the most strenuous in the history of the district, the bone of contention being the election of the candidate for member of assembly. The district is safely Republican on a full vote, the lower portion of the district being Democratic, while the upper is more strongly Republican, with a large independent vote. For reasons which were satisfactory to themselves, the leaders of the Democratic organization determined to bring about the election of a Democratic member of assembly to represent the district, and several months prior to the election certain Democratic district leaders were advised that it was desirable to send into the Nineteenth assembly district voters who could be induced to take up their residence therein for the purpose of registering and voting. As a result persons holding positions under the city government became actual or nominal residents of the district, while other persons having close business or social relations with city officials were induced to become residents of the district prior to the registration period. No attempt at concealment of the methods being employed to secure the election of the Democratic candidate for Assembly was made by the Democratic organization, and the leaders of that organization put forth the claim that as long as the persons moving into the district for the sole purpose of voting therein did so within the time fixed by the Constitution, namely, thirty days prior to the election, they had a perfect legal right to vote therein. The question of their intention to remain as residents after the election had taken place, it was claimed, had no bearing upon their right to vote. The fact that all decisions of the higher courts had settled the law that

a legal voting residence must of necessity be the residence from which there was no present intention to remove, was totally ignored or disregarded. Just how many persons were induced to take up their temporary residence in the district for the purpose of voting the Democratic ticket it is impossible to state. An examination of the registration discloses the fact that out of a total registration of 7,381 voters, 2,647 persons claimed a residence of from 30 to 120 days. In considering this large number of new voters it must be borne in mind that there are many tenement houses and flats in the Nineteenth assembly district in which the population is constantly changing for one reason or another, and it would therefore be absurd to claim that any very large portion of the new voters registered were imported into the district for election purposes, for if that charge held good in regard to the Democratic districts in the assembly district, it would apply with equal force to the Republican districts therein, for the new voters were about equal in both the lower and upper portions of the assembly district. As a matter of fact the publicity given to the methods pursued in importing voters into the district and the strict supervision by this department of the registration on the first two days of registration of voters, caused a large falling off in the total registration for those days, especially in the Democratic election districts, and recourse was had by the persons interested to the old-time methods of colonizing and repeating. For this purpose employees and hangers on of pool rooms, dance houses and gambling houses in several of the assembly districts were pressed into service, as well as ex-convicts, and sent into the Nineteenth assembly district to register from rooms which had been hired for political purposes by the leaders engaged in this work. One gang of repeaters was

sent into the district from the Thirty-fourth assembly district, and two other gangs of between fifty and sixty were sent from the Sixth and Eighth assembly districts, they being recruited from the pool rooms, dance halls and other disreputable resorts therein. Nearly all of these men registered at least once, and some of them twice. The Second, Ninth and Nineteenth election districts were the three districts in which the greatest number of persons were fraudulently registered. The Ninth district was peculiarly adapted for the purpose, as it contains a large number of apartment houses almost exclusively inhabited by women of doubtful character, who are associates of the class of men who gain their livelihood by their wits, and who congregate in pool rooms, dance halls, gambling houses and similar resorts; in short, the very class of men usually selected to prostitute the elective franchise. Fraudulent registration was also practiced in the other election districts numbered one to twenty-four, but only to a limited extent. The deputies had been instructed to challenge every suspicious case of registration, and in many of the districts the order was literally obeyed, but many cases which should have been challenged, as I afterward discovered by investigation, were allowed to pass unchallenged. I detailed a deputy representing each political party entitled to representation at the polls, to each election district numbered one to twenty inclusive, on each day of registration, and in addition a number of special deputies were detailed to follow suspicious persons appearing in the district. In this way a number of cases of illegal registration were detected and arrests made, the most important of these, in view of the subsequent developments, being the

SULLIVAN AND HART CASE.

Late on Saturday afternoon, October 21, 1899, that being the last day of registration for the general election, Deputies Isaac Simon and Joseph J. Mendel, while patrolling the Ninth election district of the Nineteenth assembly district, while in the neighborhood of Sixty-fourth street and the Boulevard, noticed a man wearing heavy eyeglasses and a woolen sweater standing on the corner giving out slips of paper to men who, after receiving a slip, would hurry away in the direction of the place of registration in that district. The deputies followed the man wearing the sweater to a saloon at the corner of Sixty-fourth street and Amsterdam avenue, kept by a man named McGee. They saw a number of men enter and leave the saloon and go to the place of registration and followed two of them and saw them register as voters and then return to the saloon. Shortly afterward the two men who had registered came out of the saloon with the man wearing the sweater and a very young man, almost a boy, in fact. The party followed by Deputy Simon, boarded a cross town car and changed to the Third avenue line going down town. At Forty-second street the two men who had registered and the man wearing the sweater left the car, all being under the influence of liquor, one of the men complaining of being sick. The youngest one in the party remained on the car and Deputy Simon engaged him in conversation. He soon gained enough information to convince him that the young man was one of the gang of repeaters who had been working in the Ninth election district, and induced him to leave the car when it reached the Bowery on the pretext of "seeing the town." The deputy directed their way to the Fifteenth precinct station house, and when in front of the building placed the young man under arrest, and ar-

raigned him before Police Captain Diamond. The latter, after listening to the story of both the deputy and his prisoner, was about to discharge the latter, but before doing so called me up on the telephone and asked what course he should pursue. I directed him to send the prisoner to this office with the deputy, which he did. The prisoner proved to be Harvey Gardner, of Buffalo, aged 18 years, who, when questioned by me, made the following statement, which was reduced to writing, and sworn to by him. He said:

"My name is Harvey Gardner. I was born in Buffalo, N. Y., eighteen years ago. My parents reside there still. I have visited New York city several times and know the Bowery pretty well. I reached New York city this morning from Boston, where I had been employed in a dance hall to play the piano. A young man, a friend of mine, came with me on the Fall River boat. We went to a place located at No. 121 Bowery, known as 'Little Jumbo,' kept by a man named Flynn, who has another saloon on the Bowery. I knew the bartender of the place we stopped at. While talking to him a man came in who wore glasses, and after a few moments came up to me and said, 'Its pretty cold this morning.' I agreed with him, and then he asked me how old I was. I wanted to know why he asked me that, and he said he wanted to know for a certain reason. I then told him I was eighteen years old. He then said, 'Do you want to make a dollar and a half?' I said, 'Yes, if I could make it honestly.' He then handed me this slip of paper and said, 'You come with me and memorize what's on that slip and I'll give you the money.' I took the slip of paper, which I have now given you, and committed the writing on it to memory. It contained the following memoranda:

George Fuller — 9 Election district
Res 20 W 65 St. — Dist Captain Lang
1st floor west — 3 months
family Mrs Lewis

"I left the saloon in company with the man, who told me he was a peace officer at McGurk's saloon on the Bowery, and showed me a shield, which he wore. Outside two other men joined us, and we went up the Bowery a short distance when the man who gave me the slip of paper left us for a while and entered a gents' furnishing goods store, where he bought and put on a dark woolen sweater with a white band around the neck. He came over to where we were waiting, and we boarded a car going up town, changed to a cross town car and finally reached McGee's saloon on Amsterdam avenue. On the way up town he told me that I was to register as a voter using the name written on the slip, that I was to say that I was 22 years of age, and had lived at 20 West 65th street for three months with Mrs. Lewis. I told him I would not register, but he said, 'I want you to register; there will be no trouble; you will not get caught.' I again told him I would not register, but we all went together to McGee's place. The man gave the other two men each a slip of paper like mine, and they went out of the saloon and I followed them and saw them go in the registration place. When they came back we all returned to McGee's place, where we had a drink, and we were introduced by the man with the sweater, who said his name was Moon, to Mr. McGee and a man who, I was told, was a city official. We had met this man on the street, and Moon was showing off slips of paper like the one I had received, and he took them away from him and, after telling him not to show them, gave them back to Moon. The latter was drinking pretty hard, and along in the

afternoon became intoxicated. He tapped me on the shoulder in the saloon and said, 'You're all right; you have registered enough. You meet me at McGurk's saloon Sunday morning at ten o'clock and I will pay you your money.' I did not tell him I did not register, and he remained under the impression that I did. We then started for the Bowery, and Moon and the other two men left me, and I was arrested by your deputy."

I immediately sent the deputy to McGurk's saloon to ascertain if Moon was there, and he returned with the information that he was. I went to McGurk's intending to arrest Moon, but when I reached there he had disappeared. I returned to the office and had the prisoner, Gardner, locked up in the Mercer Street station house overnight. The next day he was paroled in my custody. I kept a watch out for the man Moon, and on the following Monday night I arrested him on the Bowery and locked him up in the station house. He was arraigned in the Essex Market police court the following day, and, on the testimony of Gardner and Deputy Simon was held in $500 bail for the grand jury on a charge of bribery. He was promptly bailed out. From the information gained from Gardner I identified the two men who had accompanied him to the Nineteenth assembly district as Frank Hart and George T. Sullivan, who were employed in a dance hall on the Bowery, and subsequently arrested them on a charge of illegal registration. Sullivan and Hart both pleaded guilty in the police court, and at first both professed to be willing to testify against Moon, but subsequently withdrew their plea of guilty and pleaded "not guilty." Both were indicted, and Sullivan was placed on trial before Mr. Justice Werner and a jury. He was found guilty and was sentenced to five years in Sing Sing prison. Hart concluded to plead guilty after the conviction of Sullivan,

and was sentenced to Sing Sing prison for a term of two years and a half.

A few days after Moon had been released on bail, he was arrested on a charge of having robbed a visitor at McGurk's saloon, where he was still employed as a "bouncer," but the charge was not sustained and he was discharged. Another charge of having stolen a bicycle was made against him, but that too was dismissed. Later he was discharged from his place at McGurk's, but not before he had been assaulted by a gang of toughs without apparent cause. One evening shortly after he had been assaulted and discharged from his place, Moon came to my office with his head all bandaged up and looking as if he had been very roughly handled. He was without money and said he had had nothing to eat for the day. I gave him some change and he left the office, but returned later and said that he had been very badly treated by the men that he had been employed by to take men into the Nineteenth assembly district to register and vote. He claimed that the charges made against him were "put up jobs," to railroad him to prison to get him out of the way, in order to prevent him from using certain incriminating documents he held against some prominent Tammany Hall politicians. He claimed that the assault made upon him was simply an attempt to rob him of his papers. I informed him that I could hold out no promise of immunity from punishment in his case, but if he desired to make any statement in regard to the colonization in the Nineteenth assembly district, or any other district, I would lay the facts before the court when his case came to trial. He thereupon detailed his whole connection with registration in the Nineteenth assembly district, which was reduced to the form of an affidavit, and after it had been read to him

he subscribed his name and swore to the truth of his statement before me. As the affidavit with other evidence corroborating Moon's will be used in the prosecution of the persons implicated by him, I do not consider it wise to publish the same in full, but will submit the facts stated in it without using names:

On October 6, 1899, an arrangement was made between Moon and a member of the Democratic organization, who holds a highly responsible position under the city government whereby Moon, in consideration of $200, agreed to register 200 names of fraudulent voters in the Nineteenth assembly district for the election of 1899. The agreement was in writing upon the official paper used in the office of the city official and was signed by him in the presence of a third party, who has already served a term in State prison for election frauds. In addition to the $200 which Moon was to receive, the city official agreed to pay to each man who registered the sum of $1.50. Moon furnished 129 names to the city official and they were located by the latter in various flat apartments in the Nineteenth assembly district and were redelivered to Moon with memoranda as to the places where each name was to be registered from, the name of the housekeeper and the length of residence to be claimed. The delivery to Moon of this memoranda took place at the rooms of the Amsterdam Club, the leading democratic organization of the district, on October 12th, the day prior to the first day of registration. The understanding was that Moon was to make copies of the original slips and give duplicates to the men intending to register and vote. A similar agreement was made by Moon with another democratic leader in the Nineteenth assembly district, for registering and voting 100 names in one election district. That agreement was also in writing. Moon did practically nothing on the first two days of regis-

tration, but gathered his men from the Bowery in time to begin active work on the third and fourth days of registration. After copying about 60 of the slips given him, Moon grew weary of the work of writing and thereafter gave out the original slips. The manner of registering the men was to send out four at a time, and after registering they would return for new slips. In all, as near as Moon could state, about 150 men were thus registered, some of the men employed by Moon having registered two and three times in the Ninth election district. The men, according to Moon, received no money for their work, and loudly denounced Moon and the men who employed him for their failure to pay them, and declared that they would not vote on election day. Moon claimed that he received no money for his work, as the people who employed him charged that he had not registered the number of men agreed upon and had thus broken his contract.

Moon's statements to me have since been corroborated and the persons accused by him will be presented to the March grand jury. The case against Moon is still pending. Investigation of the illegal registration in the Nineteenth assembly district proved the truth of the statement made by Moon.

In this as in all other investigations the power of subpoena vested in me by the Legislature of 1899, proved a most effective means of ascertaining the number and identity of the persons illegally registered. A most thorough investigation was made by me of the persons registered from the Ellis flats, the occupants of each flat being examined under oath as to the persons actually residing there. As a result of such investigation 45 warrants were secured against the persons claiming a residence in these flats. Only four of these persons appeared to vote and were promptly arrested on election day. The vote in this, the Ninth

election district, was 64 less than the registration, proving conclusively that the illegally registered persons in the district did not attempt to vote.

REGISTRATION FROM NO. 208 AMSTERDAM AVENUE.

In the Nineteenth election district my attention was called to the large registration from the furnished room house at 208 Amsterdam avenue, kept by a man named Anderson and a woman who, he stated, was his common law wife. Seventeen (17) persons were registered as voters from this house. After an investigation by the deputies assigned to this district, they reported it as suspicious, and I subpoenaed Mr. Anderson to this office and examined him under oath. Mr. Anderson stated that a few days prior to the registration period he was visited by a stranger who inquired how much he would charge for his rooms until after election. The stranger stated that he had twelve or fifteen men he desired to place in the district for election purposes and was then looking for rooms from which they could register. Anderson agreed to rent his rooms to the stranger and received $100 for them. The stranger said he would send the men to Anderson with a note so that he could identify them if inquiries were made by any person. Subsequently some men did appear with notes and were assigned rooms, two and three being assigned to the same room. They then left and did not return and only one or two had ever occupied a room. From Anderson's testimony, corroborated by the other actual lodgers in the house, I was able to secure warrants for fourteen (14) of the persons registered from 208 Amsterdam avenue. Of this number nine (9) persons did not appear to vote. Five warrants were executed on the day of election. Among the persons arrested was John Quigley. Quigley was located by my deputies as living with his family at

182 East One Hundred and Twenty-fourth street, in the Thirty-fourth assembly district. He was held for the action of the grand jury after an examination by the city magistrate, was indicted and held in $1,000 bail for trial. When called to plead to the indictment Quigley failed to appear and his bond was declared forfeited and a bench warrant issued for his apprehension. Up to the time of filing this report he has not been apprehended. Extraordinary efforts were made by the friends of Quigley to secure his acquittal and witnesses were approached in an effort to secure their nonattendance at his examination, but owing to the watchfulness of my deputies and the fact that I had already secured the sworn testimony in the case by examinations held in my office these efforts failed. I regret to say that Mrs. Ellen Hay, the janitress of the apartment house at 182 East One Hundred and Twenty-fourth street, where Quigley really lived, and who was a valuable witness for the prosecution, has lost her position through her failure to carry out the suggestion made to her to pretend that she knew nothing about Quigley. A few days after Quigley was indicted, largely through her testimony, she was dispossessed by the agent of the property on the plea that complaint had been made by some of the tenants that she was not performing her duties properly. The owner of the property when appealed to said that he was powerless to aid her in retaining her place, as the agent had full power in the premises, but expressed his sympathy and offered to pay her rent for a month in advance.

Among other cases of illegal registration and voting in the Nineteenth assembly district worthy of more than passing notice is that of Levi Pomplin, a young negro man, who is under indictment for voting on the name of Chauncey Berry in the Seven-

teenth election district of the Nineteenth assembly district. Pomplin, in company with Arthur Tunison, another colored man, was met on the afternoon of election day by another colored man and George Form, a saloonkeeper at Sixty-fourth street and Amsterdam avenue and the Tammany captain of the Seventeenth election district, who asked them if they had voted. Tunison was registered as a voter, but Pomplin was not, and so informed Form. He was told that he could vote on the name of Berry, as the latter was at work and would not vote. Tunison and Pomplin were each offered a dollar and a half to vote the Democratic ticket by Form, who said that he only had $3 left out of $30 which he had for election purposes. The offer was accepted and the men voted, Pomplin being challenged, but the challenge was withdrawn. He received his $1.50 for voting, and a few days after left the city for a visit to his mother at Piermont, where he was arrested by my deputies on Sunday, December 18th, and brought to my office. He confessed his crime and was indicted for illegal voting. He acted as a witness against Form, being corroborated by Tunison as to the bribery, and Form was indicted for inducing illegal voting and was held in bail for trial at the March term of the extraordinary term of the Supreme Court.

Among the other cases of illegal registration in the Nineteenth assembly district disposed of was that of Edward Hartnett, who pleaded guilty to illegal registration before Justice Werner, and was sentenced to four months in the penitentiary. Hartnett did not attempt to vote.

In all, I secured one hundred and thirteen (113) warrants of arrest for illegal registration in the Nineteenth assembly district. The large number of warrants secured by me and the arrests made by my deputies without warrant in the Nineteenth assem-

bly district proved most demoralizing to the colonizers of the district, and as a result but few fraudulent votes were cast in the district on election day, my information, gathered from persons in position to know, leading me to believe that not more than seventy-five colonized votes were cast.

The persons engaged in colonizing the Nineteenth assembly district at the last election were bitterly disappointed at the small plurality which their candidate for assembly received, as they had figured that it would not be less than twelve hundred, as they had planned to colonize at least that number of voters. After the election the recognized Democratic leader of the district was credited in the public press with the statement that this department had deprived the Democratic organization of the district of over one thousand votes. This flattering testimony to the work of the department is, I think, justified in some degree by an analysis of the registration and vote of the district in 1898 and 1899, which will prove interesting and instructive as to the real cause of the election of the Democratic candidate for assembly.

The total registration of the district in 1898 was 11,392; in 1899, 10,028, showing a decrease in 1899 of 1,364. Of this decrease, the districts 1 to 21, being the Democratic end of the district, showed a falling off of 565, while the upper districts, 22 to 35, which are Republican, showed a decrease of 799, a net loss of Republican registration of 214 as compared with the Democratic loss. The total vote cast in 1898 was 10,787, and in 1899, 9,213, a falling off of 1,574. Of this falling off the Democratic districts showed a loss of 703, and the Republican districts 871, a difference in favor of the Democratic vote of 158, or a total difference on registration and vote of 372 in favor of that organiza-

tion. The decrease in the Republican vote of 1899, as compared with 1898, was 1,504, while the Democratic vote only fell off 344, as compared with the previous year, the figures being as follows:

	1898.	1899.
Republican vote	5,775	4,271
Democratic vote	4,756	4,412

The Prohibition vote increased from 11 in 1898, to 19 in 1899, a gain of 8, while the Citizens' Union vote increased from 72 in 1898, to 256 in 1899, a gain of 184.

The Democratic organization thus had an advantage of 158 votes on the total vote cast as compared with the Republican organization, and adding to that number the 252 Citizens' Union vote, which went to the Democratic candidate for assembly, gives a total of 410 votes. The Democratic candidate for assembly was elected by a plurality of 397 votes. The Democratic vote increased in only eight election districts, as compared with 1898, for a total of 82 votes, 38 of which was in the Nineteenth election district, in which the Republican vote showed a decrease of 69. The Republican vote increased in only two election districts for a total of 8 votes, as compared with 1898. Had the Republican organization secured relatively as large a Republican registration and vote as did the Democratic organization, the comparatively few colonized votes cast in favor of the latter organization in 1899 could not have affected the election of the Republican candidate for member of assembly. In other words, it was Republican apathy and dissatisfaction and not colonization which brought about the election of the Democratic candidate for member of assembly. The following is a full table of the comparative registration and vote of the Nineteenth assembly district for 1898 and 1899:

COMPARATIVE REGISTRATION AND VOTE FOR GOVERNOR AND MEMBER OF ASSEMBLY IN 19TH ASSEMBLY DISTRICT 1898, 1899.

E. D.	REGISTRATION.		TOTAL VOTE.		REPUBLICAN VOTE FOR—		DEMOCRATIC VOTE FOR—		SOCIALIST LABOR VOTE FOR—		PROHIBITION VOTE FOR—		CITIZENS UNION VOTE FOR—		VOID BALLOTS.		SCATTERING.	BLANK.
					Governor.	Assembly.	Governor.	Assembly.	Governor.	Assembly.	Governor.	Assembly.	Governor.	Assembly.				
	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1899.	1899.
1	429	391	402	363	144	97	250	237	9	13	1	2	.....	1	1	.....	9	4
2	205	210	189	191	60	56	127	126	2	2	.....	.....	.....	.....	.....	.....	7	.....
2	217	184	196	169	55	57	135	101	8	7	.....	.....	.....	.....	.....	1	2	1
4	264	211	219	192	103	93	114	98	3	.....	.....	.....	.....	.....	.....	.....	1	.....
5	312	254	275	228	120	99	147	120	.....	2	.....	.....	.....	.....	6	4	1	2
6	218	212	210	202	48	54	157	141	7	3	.....	.....	.....	.....	.....	.....	3	1
7	230	211	218	201	87	68	127	125	4	.....	.....	2	1	1	4	.....	4	1
8	393	382	374	350	126	103	243	225	9	7	.....	.....	2	8	.....	3	8	4
9	344	349	328	285	157	119	167	151	3	6	.....	.....	3	5	.....	2	1	1
10	316	265	296	252	120	90	167	146	2	1	1	.....	9	12	.....	3	.....	.....
11	324	287	290	256	149	131	121	117	4	3	.....	.....	.....	.....	16	.....	2	3
12	324	304	302	281	100	82	195	188	1	2	1	.....	1	2	7	.....	5	2
13	376	337	356	316	247	193	105	106	.....	3	1	2	2	6	2	5	.....	1
14	381	354	353	315	138	121	219	184	6	5	.....	.....	.....	1	1	.....	4	.....
15	214	196	201	185	78	69	127	108	.....	3	.....	.....	.....	.....	.....	2	2	1
16	228	209	212	186	62	58	140	120	7	1	1	.....	3	.....	1	4	3	.....
17	341	282	301	261	139	123	164	129	4	4	.....	.....	.....	1	.....	.....	4	.....
18	508	469	475	427	180	168	282	240	14	5	1	2	1	2	.....	.....	10	.....
19	324	314	306	283	205	136	97	135	1	.....	.....	1	4	9	.....	2	.....	.....
20	241	288	323	264	205	123	117	126	.....	.....	.....	.....	1	12	5	.....	.....	3
21	366	291	355	269	249	144	103	96	1	.....	.....	.....	5	22	.....	5	2	.....
22	369	322	357	294	268	173	85	100	.....	.....	.....	1	4	18	1	.....	2	2
23	357	300	338	284	243	158	89	100	1	1	1	.....	4	20	2	1	.....	3
24	341	280	328	255	237	159	86	73	.....	.....	2	4	4	17	2	1	1	.....
25	291	244	269	228	195	147	74	71	.....	.....	.....	4	1	5	.....	.....	2	3
26	400	339	385	317	246	163	134	122	2	1	.....	.....	5	28	.....	1	.....	2
27	385	321	364	286	256	159	106	98	2	.....	.....	.....	1	21	2	.....	2	6
28	416	391	389	358	245	206	142	133	2	.....	1	4	2	10	1	2	1	2
29	339	301	319	286	207	147	114	125	1	3	.....	.....	1	6	.....	.....	.....	5
30	293	233	277	216	133	99	139	106	6	2	.....	.....	2	6	.....	.....	3	.....
31	271	258	260	240	152	122	104	105	.....	1	.....	1	3	5	2	3	3	1
32	254	233	247	218	149	118	100	89	2	.....	.....	.....	1	7	.....	2	2	.....
33	341	276	322	258	219	137	98	104	.....	2	.....	.....	7	12	.....	2	1	.....
34	390	325	373	303	284	198	85	83	.....	1	.....	.....	4	20	.....	.....	2	.....
35	284	205	269	192	169	101	96	84	5	1	.....	.....	1	5	2	.....	1	.....
	11,392	10,028 Dc. 1,364	10,787	9,213 Dc. 1,574	5,775	4,271 Dc. 1,504	4,756	4,412 Dc. 344	106	78 Dc. 28	11	19 Inc. 8	72	256 Inc. 184	66	43 Dc. 23	88	48

Some serious violations of the election law were discovered by my deputies in the Tenth ward in Brooklyn at the late election which have been investigated and has resulted in the arrest of George Corcoran, a Democratic inspector of election, and James Doyle, an ex-convict whose cases are still pending. Other arrests will probably follow in connection with the cases under investigation.

Other isolated cases of flagrant violations of the election law were discovered in various other assembly districts and the offenders arrested and punished though this department as a reference to the list of arrests and disposition of the cases, made a part of this report, will show.

CHAPTER SEVEN.

Relations of the Police to This Department.

I regret to be compelled to state that this department has not received from the Police Department of the city of New York that co-operation and aid in essential matters which the department is entitled to receive under the terms of the law creating it.

In matters of reports, etc., which I have requested, as provided by law, the Police Department has complied with my requests, but where aid and assistance have been demanded for myself and deputies in enforcing the provisions of the election and Penal Code, relating to crimes against the elective franchise, the demands have in many cases been ignored or evaded.

The Police Department has arrogated to itself arbitrary powers in its treatment of matters relating to the election by promulgating the dictum that when a man charged with a felony gains admission behind the guard rail with the object of committing another felony he must be allowed to complete the act before the process of a court can be executed against him.

Prisoners arrested by my deputies upon duly executed warrants issued by magistrates have been forcibly taken from the custody of the deputies by the police, who have permitted, and in some cases commanded, the defendant to commit a felony.

In support of these allegations, I beg to submit the following statement of facts:

On Friday afternoon, October 20, 1899, I caused to be subpoenaed before me for examination on a charge of fraudulent naturalization a waiter employed in a restaurant in the Eighth assembly district.

Owing to a large number of witnesses to be examined it was late in the evening before the waiter was examined and allowed to return to his work. In order to prevent him from being fined or discharged by his employer for his enforced absence from work, I directed Deputies Edward C. Becherer and Morris Dienstag, the captain of the Eighth assembly district squad, to accompany the waiter and explain his absence to his employer and then to return to duty at the place of registration. The deputies proceeded to the restaurant and explained the circumstances to the proprietor, and were leaving the place when they were approached by a man named Buckner, alias English, a well known tough character in the district, who began a tirade of abuse against them and threatening to assault them. The deputies paid but little attention to him and left the place, being followed into the street by Buckner, who became even more abusive in his language, applying all manner of vile epithets to the deputies, and finally spat in the face of Deputy Becherer, who, after warning him to desist finally placed him under arrest. He was on his way to the station house with his prisoner, followed by a crowd of persons, when the party encountered an officer attached to the Eldridge Street police station, who demanded to know what the trouble was. Deputy Becherer started to explain, but was stopped by the officer, who placed both Deputy Becherer and Buckner under arrest on a charge of disorderly conduct and took them to the station house, where he preferred the complaint against them to the sergeant in charge. Deputy Becherer again attempted to explain the facts of the case, but was not listened to, and he was taken to a cell and locked up. Buckner was immediately bailed out by friends who had followed him to the station house. Later in the evening I was informed of the arrest

of Deputy Becherer and secured bail for his appearance the next morning. When the case was called before Magistrate Crane, Deputy Becherer was promptly discharged and the case against Buckner was also dismissed. I entered a protest against the action of the police with the captain of the precinct, and was assured that had he been present when the deputy was brought to the station house he would not have entertained the charge against him. From the threats which were made by certain individuals against my deputies I became satisfied that a number of vicious characters contemplated assaulting them on the last night of registration in the Eighth assembly district, and in order to prevent such action I addressed the following communication to the chief of police and the captain of the Eldridge Street police station:

OFFICE OF
STATE SUPERINTENDENT OF ELECTIONS
FOR THE
METROPOLITAN ELECTIONS DISTRICT,
585 AND 587 BROADWAY,
CITY OF NEW YORK, *October* 21, 1899.

WILLIAM S. DEVERY, ESQ., *Chief of Police of the City of New York*,
300 *Mulberry Street, City:*

Dear Sir.—I have been reliably informed that there is a movement on foot among certain elements in the Fifth and Sixth election districts of the Eighth assembly district—and presumably in other elections districts in that neighborhood—to annoy and assault the deputy superintendents of elections on duty there this afternoon or evening. I feel it my duty to notify you of this fact, and to request that you take such action in the matter as will result in securing for my deputies from the members of the uniformed police force under your command the protection necessary to prevent or frustrate the contemplated violence.

In this connection I beg to call your attention to the arrest of Deputy Edward C. Becherer, while in the performance of his duty last evening by one of your officers attached to the Eldridge Street police station, which arrest in my judgment was wholly unjustifiable. The incarceration of this deputy by the sergeant I consider unwarranted by the facts of the case, and would not have been made had the sergeant on duty exercised his right to inquire into the justness of the complaint.

I desire to notify you that I have transmitted to the commander of the Eldridge Street police station a similar communication.

Trusting that you will give this communication the consideration which it should receive at your hands, I beg to remain,

Yours respectfully,

JOHN McCULLAGH,

The State Superintendent of Elections
for the Metropolitan Elections District.

In reply I received the following letter from the Chief of Police:

Police Department of the City of New York,
300 Mulberry Street,
Office of Chief of Police,

New York, *October* 21, 1899.

John McCullagh, Esq., *State Superintendent of Elections for the Metropolitan Elections District, 585 Broadway, N. Y. City:*

Dear Sir.—I beg to acknowledge receipt of your communication of this date, with reference to information received by you in regard to a movement alleged to be on foot among certain elements in the Fifth and Sixth election districts of the Eighth assembly district—and presumably in other election districts in that neighborhood—to annoy and assault the deputy superintendents of elections on duty there this afternoon or evening. I would state that I have directed the commanding officer of the Twelfth precinct to take such steps as he may deem necessary in the protection of said deputy superintendents of elections from annoyance and assault, and to take such other action as the cir-

cumstances and his duties may require, such action to be taken forthwith.

I note what you state in said communication in regard to the arrest of Deputy Superintendent Edward C. Becherer, and beg to inform you that I shall take such action in this connection as the circumstances and my duties may require.

Respectfully,

WILLIAM S. DEVERY,

Chief of Police.

No action has ever been taken, to my knowledge, by the police authorities in relation to the arrest of Deputy Becherer.

On the night of October 27, 1899, Deputy James Cummings, captain of the Brooklyn squad, together with Deputies F. H. Kennedy, Joseph Schwarzler and John Kavanagh, were detailed to investigate a case of alleged illegal registration from a saloon and alleged hotel at 36 Myrtle avenue, Brooklyn. The deputies were standing in the doorway of a grocery store diagonally opposite the saloon waiting for the man under suspicion, who was employed in the saloon, to appear. At about 10.30 p. m. Officer James Gillen, of the Fulton street station, who was in citizens' clothes, passed the deputies after peering into the face of Kennedy in an insolent manner. After walking a short distance below the point where the deputies were stationed Gillen retraced his steps, and, stopping in front of Kennedy, who is a tall athletic young man, demanded with an oath to know what the deputy was looking at, saying at the same time that he would "lick" him and applying an opprobrious epithet to him. Captain Cummings told Gillen to pass along and to mind his own business, telling him that they were officers on duty and showing his shield. Gillen replied in vile language in which he indicated his contempt for McCullagh's deputies and again threatened to assault Kennedy and struck at the latter, who warded off the blow and send-

ing in his right and left knocked Gillen down. Gillen regained his feet and attempted to pull something from his hip pocket, but his coat interfered and he again rushed at Kennedy who again promptly knocked him down. Gillen arose and then announced that he was a police officer and declared the whole party under arrest. The deputies accompanied him to the Adams Street police station, where Gillen preferred a charge of assault against Kennedy, who was held on the charge until released on bail. While in front of the desk making the charge Gillen used some very vile language to Deputy Kennedy and was promptly rebuked by the sergeant in charge, who later preferred charges against Gillen to the Police Board for his actions and language. The case against Kennedy was dismissed by City Magistrate Brenner after an examination, but he refused to entertain a charge of felony against the officer under section 7 of chapter 676, Laws of 1898, but did later issue a warrant for Gillen's arrest on a charge of assault upon Kennedy as a citizen. Gillen was held for the Sepecial Sessions Court, which later dismissed the case against him. The charges made by the sergeant to the Police Board against Gillen in connection with the Kennedy case were also dismissed by the Police Board.

At the election of 1898, I turned over to the police department for execution nearly four hundred warrants of arrest for persons charged with felony in illegally registering as voters. After the warrants had been turned over to the police department certain political organizations on the East side, below Fourteenth street, were furnished from some source with the names of the defendants for whom warrants were in existence, and as a result, none of them appeared to vote and were not apprehended. The police officials announced that none of the warrants would be executed

until after the defendant voted. In many cases where warrants obtained by my deputies were executed, the defendant was taken to court by the officer executing the warrant, arraigned before the magistrate, and as the complaining witness, in many cases the deputy, was not present, the defendant was immediately discharged.

My experience of 1898 determined me to pursue an entirely different course at the election of 1899, and I determined to have the warrants issued to this department executed by my deputies, and, as far as possible, by the deputy appearing as the complainant in the case. Realizing the inadequacy of the force at my command to carry out this plan without assistance in executing four hundred and eighty warrants obtained, I determined to avail myself of the authority vested in me to call upon the police department for aid and assistance, and I therefore addressed to the police board and the chief of police the following communication:

OFFICE OF
STATE SUPERINTENDENT OF ELECTIONS
FOR THE
METROPOLITAN ELECTIONS DISTRICT,
585 AND 587 BROADWAY,
CITY OF NEW YORK, *November* 6, 1899.

To the Police Board of the City of New York, 300 *Mulberry Street*, *City of New York:*

Gentlemen.—I herewith notify you that I have in my possession for execution several hundred warrants, issued by the city magistrates of the city of New York, for the arrest of persons who are charged with illegal registration. These warrants were obtained by my deputies upon the investigations made by them of persons who had registered as voters, supplemented by affidavits of landlords, housekeepers and tenants of the buildings in which these persons claimed to have a residence. These affi-

davits are on file in this office. I intend that these warrants shall be served by my deputies at the earliest possible moment, and in this connection I desire to call your attention to the provisions of paragraphs 2 and 3 of section 6 of chapter 676 of the Laws of 1898, as amended by chapter 499 of the Laws of 1899, which prescribe the powers and duties of myself and deputies, as follows:

"Such superintendent or his deputies may

"2. Arrest any person without warrant who in his presence violates or *attempts* to violate any of the provisions of the election code relating to crimes against the elective franchise.

"3. Execute warrants of arrest and take into custody the person or persons named in such process."

I also desire to call attention to some of the provisions of section 7 of the above named act, which reads, in part, as follows:

"Section 7. The state superintendent or any deputy may call on any person to assist him in the performance of his duty, and he may also call on any public officer who by himself or his assistants, deputies or subordinates shall render such assistance as may be required. Any such person, public officer, deputy or subordinate who shall fail to render such aid and assistance in the performance of his duty as he shall demand, or who shall wilfully hinder or *delay*, or attempt to hinder or *delay*, such superintendent or deputy in the performance of his duty, shall be guilty of a felony, and shall, upon conviction thereof, be sentenced to imprisonment in a state prison for a period of not more than three years; and if a public officer, shall, in addition to such imprisonment, forfeit his office. A member of a uniformed police force shall, for the purpose of this act, be deemed a public officer."

The persons against whom the warrants of arrest have been granted have, according to the affidavits in my possession, been guilty of a felony in illegally registering as voters. In addition, many have made false statements under oath to the inspectors in the challenge affidavits which, under subdivision 9 of section 34 of the Election Law, make them guilty of wilful and corrupt perjury. The subdivision named reads as follows:

"Section 34, subdivision 9. Any person knowingly taking a false oath before the board of inspectors shall upon conviction thereof be punished as for wilful and corrupt perjury."

Possessing the knowledge of these crimes against the elective franchise, it is my duty to arrest, or cause the arrest, of the offenders. I do not propose to become a party to a crime by permitting these persons to commit another felony by voting, and in this connection I respectfully call your attention to the provisions of paragraph 2 of section 41M of title 5 of the Penal Code, which reads as follows:

"Any person who

"2. Procures, aids, assists, counsels or advises any person to go or come into any town, ward or election district for the purpose of voting at any election or town meeting, knowing that such person is not qualified * * is guilty of felony, punishable by imprisonment in a state prison not less than two nor more than five years."

To the end that the persons for whom these warrants have been issued shall be apprehended and arraigned for examination before the magistrates issuing the warrants, I hereby formally demand that your honorable Board, and each member thereof, shall take such action and issue such instructions to the Chief of Police of the city of New York as will result in securing to me and my deputies the aid and assistance of the members of the uniformed police force of the city of New York in executing these warrants.

I beg to inform you that I have forwarded to William S. Devery, Chief of Police of the city of New York, a similar letter.

Trusting that you will take the necessary action as will result in securing the aid demanded at the earliest possible moment, I have the honor to remain

Very respectfully yours

JOHN McCULLAGH,

The State Superintendent of Elections
for the Metropolitan Elections District.

In reply to the above, I received the following letter from the Police Board:

Police Department of the City of New York,
300 Mulberry Street,

New York, *November* 6, 1899.

John McCullagh, Esq., *State Superintendent of Elections:*

Sir—At a meeting of the Police Board held this day the following proceedings were had:

Communication having been received from John McCullagh, Esq., State Superintendent of Elections, dated November 6, 1899, in which he calls attention to the fact that he has in his possession for execution several hundred warrants issued by the city magistrates of the city of New York for the arrest of persons who are charged with illegal registration, and further calling attention in said communication to certain provisions of the Election Law and of the Penal Code, the clerk is directed to acknowledge the receipt of said communication, and in reply thereto to state that if the said Superintendent of Elections will cause to be delivered at once and without delay to the Chief of Police the warrants alleged to be in his possession the Police Department will see to it that said warrants are executed by the arrest of the persons therein named forthwith, as the law requires all warrants duly issued to be executed, and further, that the Police Board is at all times ready to aid any citizen and the said State Superintendent of Elections in the enforcement of all laws, and the said communication is referred to the Chief of Police with directions to see that all laws having reference to the election are impartially and fearlessly executed, and the Chief of Police is directed to render such assistance to the State Superintendent of Elections as is required by law.

Very respectfully,
WM. H. KIPP,
Chief Clerk.

And also the following letter from the Chief of Police:

POLICE DEPARTMENT OF THE CITY OF NEW YORK,
300 MULBERRY STREET,
OFFICE OF CHIEF OF POLICE.

NEW YORK, *November* 6, 1899.

JOHN MCCULLAGH, ESQ., *State Superintendent of Elections for the Metropolitan Elections District, New York City:*

Sir.—I acknowledge receipt of a communication from you under date of November 6, 1899, in which my attention is called to the fact that you have in your possession for execution several hundred warrants issued by the city magistrates of the city of New York for the arrest of persons who are charged with illegal registration.

Your communication further calls my attention to certain provisions of the Election Law, and also certain sections of the Penal Code.

In reply permit me to state that if you have warrants in your hands for execution, and require the aid of the Police Department in the execution of the same, if you will deliver them to me as Chief of Police, I will see that they are forthwith executed.

As Chief of Police I am ready and prepared to aid you or any other person in the execution of all laws, and I am ready now to proceed upon any information that you may see fit to lay before me, and as before stated to at once execute any warrant that may be delivered to me for such purpose.

Respectfully,

WILLIAM S. DEVERY,
Chief of Police.

In order to remove any uncertainty as to my attitude in the matter and to indicate as clearly as possible the aid I required of the Police Department, I immediately, upon receipt of the communication from the Police Board, send by special messenger the following reply:

Office of
State Superintendent of Elections
for the
Metropolitan Elections District,
585 and 587 Broadway,
City of New York, *November* 6, 1899.

To the Police Board of the City of New York, 300 *Mulberry Street*, *City of New York:*

Gentlemen.—I beg to acknowledge the receipt of your communication of even date, in reference to the warrants of arrest for persons charged with illegal registration in my possession. You state "that if the State Superintendent of Elections will cause to be delivered at once and without delay to the chief of police the warrants alleged to be in his possession, the police department will see to it that said warrants are executed by the arrest of the persons therein named forthwith."

In reply I beg to state, so that there will be no misunderstanding in regard to this matter, that I will not deliver the warrants into the possession of the chief of police for execution, but will entrust them for execution to my deputies under the provisions of paragraph 3 of section 6 of chapter 676 of the Laws of 1898, which provides as follows:

"Such deputies may

"3. Execute warrants of arrest and take into custody the person or persons named in such process."

And I hereby formally demand that your honorable board, and each member thereof, your assistants, deputies or subordinates shall aid and assist me in the execution of these warrants.

Respectfully yours,
JOHN McCULLAGH,
The State Superintendent of Elections
for the Metropolitan Elections District

No answer was received by me to my last communication and I have no knowledge of the action, if any, taken by the police board to instruct the police force to aid my deputies in executing

warrants of arrest for illegal registration as demanded by me, but, on the contrary, orders were issued from some source to the commanding officers of the various precincts to prevent the execution of the warrants until after the accused persons had voted. As a result of such orders the most serious clash of authority between the State of New York as represented by this department, and the municipality, as represented by the police department, that has yet marked the history of this department occurred on election day. The most serious and aggravated cases occurred in the election districts in which are located Bellevue Hospital and the Municipal Lodging House, from which a large number of pauper inmates had been registered as voters and for whose apprehension warrants of arrest had been granted by City Magistrate Olmsted. In detailing my deputies for duty on election day they were given the warrants issued for the apprehension of the persons charged with illegal registration with strict orders to serve them before the accused persons were allowed to cast their vote. These orders were particularly emphatic to the deputies assigned to the districts in which the pauper registration had taken place, for the reason that an inmate of the Municipal Lodging House was under conviction for illegal registration at the election of 1898.

The polling place of the Twenty-third election district of the Eighteenth assembly district, in which is located the Municipal Lodging House for Homeless Men, was located at 406 First avenue. My deputies, armed with the warrants for the forty-seven men registered from that institution, arrived at the polling place before the opening of the polls and found two police officers detailed there for duty. At 6.45 o'clock a. m. Captain Adolph G. Haaslacher, commanding the Eighteenth police precinct, in

which the Lodging House is located, arrived at the polling place and demanded to know if the deputies intended to execute the warrants in their possession before the persons named in the warrants voted. He was informed that the warrants would be executed as soon as the men appeared to vote. The captain became excited and declared he would prevent the execution of the warrants until after the men had voted, and seeing a number of deputies present said: "I can lick any McCullagh man here, but there are too many for my two men. However, I'll soon have enough of my men here to see that these men vote, and if you people interfere there will be trouble." He then, after some further controversy with the deputies, left the polling place, returning about 8 o'clock with a squad of police numbering about twenty men and directed them to see that every person offering to vote was allowed to cast his ballot before being arrested. My deputies stood firm in their determination to execute their warrants upon the appearance of the defendants, and were told by Captain Haaslacher that he would arrest them if they attempted to execute the warrants before the men voted. The deputies telephoned the situation to me and I immediately communicated with Chief of Police Devery and demanded that he instruct Captain Haaslacher to aid my men in executing the warrants before the men were allowed to vote and to refrain from threats to assault the deputies.

At about 8:15 a. m. Jeremiah O'Keefe, an inmate of the Lodging House, appeared at the polling place, accompanied by some officials of the Lodging House, and applied for ballots. A warrant for his arrest was in the hands of Deputy Mareska, who promptly placed the man under arrest. Captain Haaslacher interfered, and, thrusting the deputy aside, demanded of the inspec-

tors that O'Keefe be allowed to vote. Deputies Mareska, Kennedy and others surrounded O'Keefe and insisted that he was under arrest and demanded the aid of Captain Haaslacher in conveying the prisoner to court. This the captain refused and called upon his men to assist him in taking the prisoner from my deputies. In the meantime one of my deputies telephoned the situation to me, and telling him to hold the prisoner until I arrived, I jumped into a cab and reached the polling place in a few moments. Upon my arrival I found a large crowd congregated in and about the polling place, but forced my way inside and found the prisoner O'Keefe surrounded by my deputies and the police. Captain Haaslacher had hold of O'Keefe and I asked him what the trouble was. He was very much excited and declared that my deputies were causing all the trouble by refusing to allow the prisoner to vote. I replied that the deputies were simply obeying orders, and demanded that he should return the prisoner to my custody. He excitedly refused and attempted to obstruct my movements. I warned him against interfering with me and demanded his aid in taking the prisoner from the polling place. He again refused, and when I attempted to place my hand on the prisoner made a movement to interfere. I again warned him, and, grasping the prisoner by the arm, commanded the police to clear the way so that I could leave the polling place. Captain Haaslacher ordered them not to obey, but I warned the police officers that they must assist me on demand and they immediately cleared a passage way, and putting the prisoner in the cab drove with him to the court where he was arraigned before Magistrate Olmsted and held in $1,000 for the action of the grand jury. The conflict of authority continued at the polling place for some time after my departure, and in several instances prisoners were taken

from my deputies and allowed to vote before the warrants for their arrest were executed.

The same methods were employed by the police in the district in which Bellevue Hospital is located and in every other district in which my deputies held warrants of arrest, showing conclusively that the order was general in its character. In several districts, notably in the Second and Eighth assembly districts the police allowed prisoners arrested under warrant by the deputies to escape, and in other cases flatly refused to assist them in making arrests or to protect them from assault.

A case which indicates the manner in which this department is assisted (?) by the police in seeking to bring to justice the violators of the law occurred on December 29, 1899. For several weeks my deputies had been searching for one Edward Maher, who is employed in the pool room in New York city and who was indicted for illegally registering as a voter in the Nineteenth assembly district at the late election. A bench warrant issued by Mr. Justice Werner, presiding at the extraordinary term of the Supreme Court, for his apprehension.

On December 29th Maher was located in the pool room at Grand street and the Bowery, in the Sixth assembly district. Deputies Adolph Wasserman, Nicholas A. Knox and Irving L. Waldron were detailed to execute the bench warrant for the arrest. Knox, who was unknown to Maher, was detailed to the duty of actually serving the warrant and was to give the signal, when he got his man, to Wasserman and Waldron, who were to remain below until the signal was given. Knox, accompanied by a young man who was to point out Maher, went up stairs to the first floor of the building in which the pool room is located and found it filled with a typical Bowery crowd of men of the tough-

est character. Maher was pointed out to Deputy Knox and was immediately seized and placed under arrest. Naturally there was the greatest confusion and the men in the pool room crowded around Deputy Knox, threatening to assault him. The young man who had pointed out Maher instantly gave the signal to Deputies Wasserman and Waldron, and the former succeeded in reaching the pool room, but Waldron was knocked down several times on the stairway by the hangers on of the place who crowded the stairway. Knox succeeded in holding his man until Wasserman, who was well known as an ex-member of the police force and a dangerous man to interfere with, reached him, and the prisoner recognizing him indicated his willingness to surrender. Knox then turned his prisoner over to Wasserman and was then attacked by the crowd and thrown bodily down stairs. The excitement still continued in and about the place, and as Wasserman did not appear with his prisoner Deputies Knox and Waldron appealed to a police officer who was on duty on that post to go with them to the aid of Wasserman, telling him that they were executing a bench warrant. He refused the assistance demanded and told them to go and see the captain of the precinct. In the meantime word had been telephoned to me of the trouble and I called the Eldridge Street police station and requested that police aid be sent to help the deputies. Captain Herlihy dispatched the patrol wagon with a squad of men to the scene of the trouble, but when they arrived there the man who had charge of the pool room stood at the foot of the stairs with his arms extended across the passage and defied the police to enter. The squad of police made no attempt to enter the place, although urged to do so by the deputies, who feared that Deputy Wasserman would be killed by the riotous mob upstairs. For fifteen minutes the entire

squad of police were defied and abused by the pool-room keeper and made no effort to enter the place. The situation was relieved by the appearance of Deputy Wasserman with his prisoner, the crowd being restrained from a demonstration of violence by a revolver displayed by Wasserman. Maher was arraigned before Justice Fitzgerald, of the Supreme Court, and held in $500 bail. I immediately began an investigation into the conduct of the police in this case, and from the statements made to me it was clearly demonstrated that the pool-room was being protected by some powerful influence which was strong enough to induce sworn officers of the law to refuse to enter it even for the purpose of executing a process of the Supreme Court. This and other similar cases will be presented by me for the consideration of the proper tribunal for investigation.

CHAPTER EIGHT.

Conduct of the Election, 1899.

The day of the general election of 1899 fell upon November 7, and was, from a weather standpoint, an ideal day. Politically the day was not as serene as the weather.

I detailed regular deputies in equal proportion politically to the polls in the Second, Fifth, Sixth, Eighth, Fifteenth and Nineteenth assembly districts; also in certain election districts in the Eighteenth, Twentieth, Twenty-fifth, Twenty-seventh, Twenty-ninth, Thirtieth, Thirty-first and Thirty-fourth assembly districts in New York county; also in the First, Fourth, Seventh, Tenth, Thirteenth and Twentieth wards in Kings county, and in several election districts in Queens, Richmond and Westchester counties. Warrants of arrest were placed in the hands of special deputies for execution while the deputies who were complaining witnesses were detailed at the courts issuing the warrants to await the arraignment of prisoners. The first indication of trouble was telephoned to the office shortly after the polls opened from the districts in which the pauper inmates of city institutions were registered, and as the actions of the police in those districts have already been detailed in the preceding chapter, it is not necessary to again rehearse the facts here. Characteristic incidents showing the methods prevailing on the east side on election day occurred in the polling place of the Eleventh election district of the Eighth assembly district at 20 Delancy street on the morning of the election. Deputies Chapman and Peacock, who were assigned to the district, had warrants for the arrest of several persons charged with illegal registration, among them being one

for the apprehension of a man who had registered under the name of James Bassett, who had been identified as a man named Sullivan and who was not a resident of the district. A riotous mob took possession of the polling place early in the morning and the deputies were hustled about in a very rough manner. About 9 o'clock in the morning, Sullivan alias Bassett made his appearance to vote. He was promptly placed under arrest by Deputy Chapman, who called upon the officer to assist him in making the arrest. The crowd immediately made a rush for the deputy and separating him from the prisoner pushed the latter up to the ballot clerk and demanded that he be given a ballot. A ballot was given him and he was allowed to vote and make his escape, the deputies in the meantime being pinned in separate corners of the room by members of the crowd inside the polling place. The police officers present refused to aid the deputies in effecting the arrest and made no effort to prevent the escape of the prisoner. Similar incidents occured in this election district during election morning, although I caused notice to be given to the Chief of Police with a request that other officers be detailed to the place to preserve order. Later in the morning two young men, also residents of another assembly district who had registered in the district, named Frederick and Earnest Meyers, for whom warrants of arrest had been issued, appeared to vote and were placed under arrest by the deputies. Again the crowd rescued the prisoners and they were allowed to vote and escape without any effort on the part of the police to interfere or to aid the deputies, although such aid was demanded. About noontime the Democratic leader of the district, in answer to the protest of Captain Dienstag, the deputy in charge of the district, at the methods employed by him and his "heelers," agreed that if Captain Dienstag would not report the conduct of the police he would see that no further trouble occurred, saying that he was running

the district and that the police did not dare interfere with him. In order to prevent further trouble Dienstag stated that he would make no report against the police, but privately instructed the other deputies to do so. After this agreement there was no further trouble in the district. After all the trouble had ended another policeman appeared at the polling place.

During the afternoon William H. Lewis was placed under arrest for illegal voting and taken to court by Deputy Chapman and a police officer. They were followed by a large crowd. One of the crowd pulled a revolver and aimed it at the deputy and was about to shoot when a well known Democratic district "worker" pushed his arm up and said, "Put it up. It's not time yet," and the man with the revolver turned back into the crowd. A majority of the election officers in this district made no attempt to preserve order and several serious charges have been made against them which are under investigation.

In the Eleventh election district of the Second assembly district, one Richard Cluff was arrested by a deputy on a warrant, but on the way to court a mob surrounded the deputy and rescued the prisoner, who escaped. Shortly afterward Thomas Wilson was arrested on a warrant while attempting to vote in the same district by Deputy Massey, who turned him over to the custody of the police officer present. There was a large crowd of roughs outside the polling place and the door was closed to prevent their entrance. The police officer opened the door very wide to admit a person who claimed to be a watcher to enter and the prisoner ran out of the door and escaped, the mob opening to afford him a passage, and then closing together prevented any pursuit of the escaping prisoner.

Similar incidents occurred in various other election districts on the east side and in several districts in the Nineteenth assem-

bly district in which the police actively assisted persons under arrest for illegal registration to cast their ballots and refusing the aid demanded of them by the deputies in executing the warrants of arrest.

Among the exciting incidents of the election was the arrest by my deputies of Patrick Doyle, an ex-convict, who had registered in two election districts in the Tenth ward in Brooklyn. When placed under arrest Doyle made a desperate fight to escape, assisted by a mob of toughs, and the deputies were compelled to draw their revolvers and clubs in order to effect the arrest. They also arrested several persons for assault and interference with them in the discharge of their duty. Some of these cases are still pending, including one against George Corcoran, who was held for the action of the grand jury and who has since then been appointed as a county detective in the office of the new District Attorney of Kings County.

A new scheme devised by persons engaged in the purchase of votes was discovered in the Eighth assembly district at the late election. The person selling his vote was instructed to write the number of the house from which he voted upon a small piece of paper and inclose it inside of his folded ballot. In the Eleventh district of the Eighth assembly district a large number of ballots were discovered with these slips inside and some of them were obtained by my deputies. Protests were made by the deputies against counting these ballots, but the chairman of the board of inspectors refused to allow the ballots to be declared void, being sustained by the two Democratic inspectors. The chairman of the board was charged with blowing the slips from the table on which the ballots were being opened, thus destroying the evidence as to character of the ballots.

CHAPTER NINE.

The Special and Extraordinary Terms of the Supreme Court.

Early in October, 1899, it became publicly known that I had recommended to you the convening of an extraordinary term of the Supreme Court for the purpose of prosecuting the violations of the provisions of the Penal Code relating to crimes against the Primary Law and cognate cases, and that the matter had been referred by you for determination as to the necessity for the convening of such term of court to the Attorney-General. Possibly because he feared that the extraordinary term of the Supreme Court recommended by me would not be ordered, the Hon. Asa Bird Gardiner, the District Attorney of New York county, on October 17th presented to Mr. Justice Scott of the Supreme Court an application for the empaneling of a special grand jury for the purpose of having that body consider election cases arising in the county of New York. As the District Attorney expressly disavowed in the public press any intention to inject politics into the matter of presenting and prosecuting election cases before this special jury, his application for the special grand jury must be accepted as having been made on other grounds. Mr. Justice Scott granted the application at once and twenty days later the special grand jury was sworn in by Mr. Justice Fursman, who had been designated to preside at the special criminal term of the Supreme Court.

On October 27th the proclamation for the convening of the extraordinary term of the Supreme Court was issued by you and the Hon. W. E. Werner, of Rochester, N. Y., was later designated as the justice to preside at such extraordinary term.

The Attorney-General promptly designated the Hon. Job Hedges, Deputy Attorney-General, to present to the grand juries sitting in the county of New York the violations of the provisions of title five of the Penal Code and other crimes and to prosecute the same before the courts having jurisdiction. This designation removed from the District Attorney of New York county any jurisdiction which he theretofore had in regard to this class of cases and imposed upon Judge Hedges the duty of presenting to the special grand jury the election cases arising before the convening of the extraordinary term of the Supreme Court. Subsequently, on November 9, 1899, the Attorney-General appointed as Deputy Attorney-Generals to assist Judge Hedges the Hon. Watson M. Rogers, of Watertown, N. Y., Charles W. Zaring, John H. Hammond and John S. Sheppard, of New York, and a few days later L. A. Waldo and Leonard A. Snitkin were employed by Deputy Attorney-General Hedges to prepare the cases for trial.

Deputy Attorney-General Hedges presented to the special or Fursman grand jury twenty-three cases of violations of the election law and that body returned true bills in seventeen cases; the remaining cases being dismissed for lack of evidence or on the recommendation of this department, investigation having established the absence of a guilty intent.

On November 21, 1899, the extraordinary term of the Supreme Court convened for business and Deputy Attorney-General Hedges withdrew from the special grand jury the further consideration of election cases.

In organizing the work of preparing and prosecuting the election cases Deputy Attorney-General Hedges assigned the Hon. Watson M. Rogers as the trial lawyer, with Charles W. Zaring

as assistant. Mr. Hammond was assigned to the duty of preparing the cases against the pauper inmates of public institutions and later co-operated with Mr. Sheppard in the preparation and presentation of the cases against the persons charged with violations of the Primary Law. In addition to this other work Mr. Hammond was compelled at short notice to appear in special motions before the courts in relation to the pauper cases and performed valuable services in those cases.

The extraordinary term of the Supreme Court continued in session until December 21, 1899, and the following summary indicates the work accomplished:

Total number of cases presented to grand jury	211
Total number of indictments found	193
Total number of cases dismissed by grand jury	18
Total number of cases called for trial	31
Total number of convictions (including pleas of guilty)	24
Total number of non-appearances and bail forfeited	2
Total number of acquittals	4
Total number of disagreements	7

Total imprisonment imposed by the Court fourteen years and six months, not including indefinite sentences in two cases to Elmira Reformatory.

On December 21st Mr. Justice Werner adjourned the extraordinary term to March 5th, 1900, at which time the remaining indictments and other matters will be taken up.

Under the authority vested in him by his designation as the prosecutor for the State in all election cases, Deputy Attorney-General Hedges caused all complaints, indictments and other records connected with the cases to be filed in this office, which thus became one of public record and will so continue until the

election cases are finally disposed of. Judge Hedges made this office his headquarters and I was compelled to organize a force of deputies in the office to take charge of the records and to act in conjunction with the representatives of the Attorney-General in the preparation and presentation of the election cases, in fact to do all the work in connection therewith usually performed by a trained force of clerks and assistants in the office of the District Attorney. Naturally this imposed work of great magnitude and importance upon the department, but I am pleased to state that it was accomplished to the entire satisfaction of the prosecuting officers and myself. The following summary will indicate the immense amount of work accomplished:

Number of subpoenas issued by State Superintendent....	1,056
Number returned unserved.....	105
Number of grand jury subpoenas served.....	525
Number of trial subpoenas served.....	585
Number of witnesses examined by State Superintendent..	950
Number of indictments prepared in office of State Superintendent	146
Number of bench warrants served.....	48

No one not intimately connected with the investigation and prosecution of these cases can fully realize the great moral effect that has and will continue to flow from the work already accomplished by the extraordinary term of the Supreme Court. The persons who have for years been actively engaged in violating the provisions of the Penal Code relating to crimes against the elective franchise have been brought to a realization of the fact that in the future their crimes will not be allowed to die on the day after election, but will be prosecuted with all the resources of the State until all have been brought before the bar of justice.

The convictions already had in these cases have raised such a feeling of apprehension in the minds of this class of persons that it will be exceedingly difficult, in my opinion, for the instigators of the crimes to secure willing tools in the future.

I desire to record my high appreciation of the labors performed by Mr. Justice Werner in the conduct of the trials of the election cases before him. His eminent fairness and keen judicial mind earned the respect and admiration of all having to do with the extraordinary term over which he presided.

The citizens of the State are largely indebted to the signal ability displayed and the industrious labors performed by Deputy Attorney-Generals Coyne, Hedges, Rogers, Hammond, Zaring and Sheppard, and the other gentlemen engaged in the work of preparing, presenting and prosecuting the election cases, to all of whom I beg to tender, through you, my thanks and appreciation of their efforts in so ably supplementing the work of this department.

CHAPTER TEN.

Recommendations.

I herewith beg to submit to you the following recommendations of changes which, in my judgment, should be made in existing laws relating to primaries and elections.

The Primary Law should be amended so as to provide that the regular registration books be used for the enrollment of primary voters, thus doing away with the two separate enrollment books now provided and reducing the work now imposed upon inspectors of election. This can be accomplished by adding separate columns to the regular registration books in which to make the appropriate entries regarding the primary enrollment.

The Primary Law should be further amended by providing that the inspectors should write upon the enrollment ballot, before delivery to the voter at the time of registration, the name and residence of the voter. By this means it will be possible to identify the ballot of the person enrolling. Under the present law the only means of identification is the number printed upon the official envelope, which is supposed to be entered opposite the name of the voter upon the registration and enrollment books; but experience has demonstrated that the inspectors very often enter the wrong number on the books or place it opposite the name of some other voter, thus causing endless confusion and vexatious mistakes in the enrollment books.

The general election law should be amended so as to provide that one of the four books of registration should be made by one of the inspectors in the numerical order of the street numbers instead of having all four books arranged alphabetically, as at

present. By this change the work of making the copies of the registration in numerical order of street numbers for the use of this department and the printer would be much simplified.

The registration books and the challenge affidavit should be changed so as to show in what year the voter last registered and voted, thus aiding investigation as to the claims of applicants for registration.

Owing to many cases of illegal registration and voting brought to light among persons claiming to be naturalized citizens who do not and cannot produce their certificates of naturalization and the large number of certificates fraudulently obtained, the Election Law should be amended so as to make it mandatory upon naturalized citizens to produce their certificates, or a certified copy before being registered. As it is necessary to identify the naturalization certificate presented for registration in a criminal prosecution for presenting a false or fraudulent certificate, the chairman of the board of inspectors should be compelled to indorse upon each certificate the date of the registration, with the election and assembly district in which it is presented, and sign his name thereto. Under the provisions of the Penal Code it is necessary for a person to *present* a false or fraudulent certificate for the purpose of registering or voting before he can be punished for the crime.

As these persons do not *present* the certificate, but make some excuse for its nonproduction, they cannot be proceeded against for that crime. While such a rule might work a hardship in a few isolated cases it would prevent many intentional violations of the Election Law which, under the present law, are very difficult of prevention. The indorsement upon the certificate by the

inspector would prevent the same certificate being used twice at the same election.

The provisions of the Election Law regarding the designation of party emblems should be amended so as to provide that the emblem selected by the State convention of a party shall not be changed except by the body selecting it.

Under the present law it is possible for the Secretary of State or other officer with whom the original certificate of nomination is filed to designate the emblem in a year in which no State convention is held.

The experience of the past two years in prosecuting violations of the Election Law has demonstrated the fact that the Penal Code relating to crime against the elective franchise is full of incongruities and defects which have often been defeated or prevented the punishment of offenders. For instance, it is a felony for a person to vote under any other name than his own, but it is no crime to register under a false name. Again it is a felony for an ex-convict to register, but only a misdemeanor for him to vote. Giving or receiving a bribe is designated as an infamous crime, but whether such a crime is a felony or misdemeanor is not defined, as the Penal Code does not include a definition of an "infamous crime," but simply recognizes a felony and a misdemeanor.

The Penal Code relating to crimes against the Primary Law defines all such crimes as misdemeanors. In my judgment all crimes against the elective franchise, whether at primaries or elections, should be made felonies.

Experience has demonstrated that the great source of the prostitution of the elective franchise emanates from persons engaged

in or connected with gambling houses, pool rooms, disorderly houses, cheap lodging houses and so-called hotels. Any legislation which will result in the suppression of these places or a more strict supervision of them will aid in purifying our primaries and elections.

I heartily approve of the movement looking toward a larger compensation for the inspectors of election. These officials are charged with multifarious duties and are compelled to sit long hours on each day of registration, and after the close of the registration are required to make extra copies of the registration books. As they receive ten dollars for their work at the election and count of the votes, I see no reason why they should not receive proportionately the same for registration days. The ballot clerks and poll clerks, in my judgment, now receive adequate compensation.

I herewith incorporate statement as required by law of the names and residences of persons appointed by me as Deputy State Superintendent of Elections for the Metropolitan Elections District for the general election of 1899, together with the number of days served, the compensation certified for each, and also a list of persons arrested for violation of the provisions of title five of the Penal Code, the nature of the offense charged, the disposition thereof, and a list of warrants of arrests issued and not served for the reason that the persons named therein could not be found.

I most urgently recommend that provision be made for the appointment of a Deputy Attorney-General to represent this department, with power upon notice to the District Attorney of the county to present and prosecute, in any county within the Metropolitan Elections District before any grand jury of the court

having jurisdiction, any violation of the provisions of title five of the Penal Code or the laws relating to this department. This provision I consider to be most important and vitally necessary to the effective work of this department.

Respectfully submitted,

JOHN McCULLAGH,

The State Superintendent of Elections

for the Metropolitan Elections District.

CHAPTER ELEVEN.

Appointments and Pay-roll of Deputy State Superintendents of Elections for the Metropolitan Elections District for the General Election, November 7, 1899.

NAMES.	RESIDENCES.	Number Days Served.	Compensation.
Alfani, Henry	291 Mott st., New York county	37	$185 00
Archibald, Daniel	221 E. 146th st., New York county	37	185 00
Altemeir, Henry	71 Barrow st., New York county	37	185 00
Archer, Thomas S	316 E. 62d st., New York county	37	185 00
Allen, Harry H	291 Marion st., Kings county	37	185 00
Arthur, Walter B	15 Greenwood place, Kings county	37	185 00
Aitken, Chas. H	198th st. and Kingsbridge, New York county	37	185 00
Ash, Samuel	439 W. 44th st., New York county	37	185 00
Andrew, Wm. H	51 W. 86th st., New York county	37	185 00
Allingham, Samuel C	848 E. 138th st., New York county	37	185 00
Abrams, Abram	74 Orchard st., New York county	35	175 00
Arctander, Chris. L	994 Grant ave., New York county	5	25 00
Albertson, James S	264 Division ave., Kings county	33	165 00
Asaroff, Julius	196 Christie st., New York county	11	55 00
Becherer, Edw. C	42 W. 129th st., New York county	121	605 00
Birdsall, W. D	368 W. 117th st	40	200 00
Byrnes, Patrick F	1994 Valentine ave., New York county	37	185 00
Birdsall, G. H	100 St. Nicholas ave., New York county	37	185 00
Bock, Arthur P	85 N. Elliott place, Kings county	37	185 00
Bostwick, Chas. C	542 Putnam avenue, Kings county	37	185 00
Bedell, Geo. A	Maspeth ave. and Cooper place, Kings county	36	180 00

Berryman, Alex	29 Dodworth st., Kings county	37	185 00
Brogan, John C.	134 W. 13th st., New York county	37	185 00
Barguet, Pierre	247 W. 13th st., New York county	37	185 00
Bresnan, Peter J., Jr	508 W. 47th st., New York county	37	185 00
Bischoff, Robt. H.	650 9th ave., New York county	37	185 00
Besson, Edw. C.	825 Amsterdam ave., New York county	37	185 00
Benjamin, Philip	323 E. 70th st., New York county	37	185 00
Bolte, Harry	374 Hulste, Long Island City, Queens county	37	185 00
Barrett, Wm. H.	Brooklyn Hills, Queens county	37	185 00
Bacon, Charles	Far Rockaway, Queens county	37	185 00
Brannigan, Dan'l E.	98 Madison st., New York county	37	185 00
Barrett, John E.	3 Hamilton st., New York county	37	185 00
Bennett, Benj. L.	42 Division st., New York county	37	185 00
Blume, Henry	397 8th st., New York county	37	185 00
Brill, William	142 Columbia st., New York county	37	185 00
Becker, Edward	4th st., Williamsbridge, New York county	5	25 00
Batey, Jos. H.	544 E. 142d st., New York county	37	185 00
Bergen, Jos. L.	16 4th place, Kings county	33	165 00
Bailer, Joseph	340 Ellery st., Kings county	33	165 00
Becht, John	377 Himrod st., Kings county	33	165 00
Burns, John J.	132 York st., Kings county	34	170 00
Benson, John	65 Floyd st., Kings county	37	185 00
Blanchard, Stephen A.	153 Eagle st., Kings county	37	185 00
Blute, Patrick J.	552 W. 48th st., New York county	37	185 00
Braun, August	196 7th st., New York county	37	185 00
Barnett, Benj.	1341 3d ave., New York county	37	185 00
Byrne, Edward J.	644 Hudson st., New York county	37	185 00

NAMES.	RESIDENCES.	Number Days Served.	Compensation.
Barron, James W	409 W. 25th st., New York county	37	$185 00
Burns, Timothy	122 E. 28th st., New York county	36	180 00
Bigoney, Newton	139 W. 28th st., New York county	37	185 00
Brown, John J	80 E. 116th st., New York county	37	185 00
Ball, Henry	322 Van Brunt st., Kings county	35	175 00
Bradley, James	361 9th ave., New York county	35	175 00
Boylan, Thomas	294 Broome st., New York county	34	170 00
Berry, Jos. I	Washington ave. and 183d st., New York county	35	175 00
Budd, Wm. H	112 E. 29th st., New York county	28	140 00
Berry, Sidney A	229 Ainslie st., Kings county	28	140 00
Bischoff, Wm. H	Chappequa, Westchester county	25	125 00
Boeduker, Helmer B	Mt. Vernon, Westchester county	26	130 00
Buhre, Jacob	Westchester, Westchester county	22	110 00
Barnes, David L	143 W. 34th st., New York county	15	75 00
Ball, Samuel A	1271 1st ave., New York county	14	70 00
Cooper, Benjamin	181 Forsyth st., New York county	95	475 00
Crowley, Michael	224 E. 72d st., New York county	40	200 00
Crowell, F. S	258 W. 12th st., New York county	37	185 00
Cable, Geo. R	Hotel Cadillac, New York county	37	185 00
Cabus, Alex. G	354 W. 22d st., New York county	37	185 00
Chapman, Andrew	245 W. 18th st., New York county	37	185 00
Castell, Geo	228 E. 39th st., New York county	37	185 00
Curran, Peter	447 W. 44th st., New York county	37	185 00
Copeland, Chas. S	134 W. 20th st., New York county	37	185 00
Cowan, Wm. J	547 3d ave., New York county	37	185 00
Carr, William G	27 W. 8th st., New York county	37	185 00

Cowdrey, James F.	46 W. 94th st., New York county	37	185	00
Chiavenni, Rocco	66 Thompson st., New York county	37	185	00
Cherry, Martin E.	59 Gouverneur st., New York county	37	185	00
Cleary, Jos. J.	525 W. 45th st., New York county	37	185	00
Christoff, Arthur M.	202 Avenue A, New York county	37	185	00
Cobb, Thomas	327 2d ave., New York county	32	160	00
Cromie, Robert J.	1486 5th av., New York county	37	185	00
Cohn, Hyman B.	1455 Park ave., New York county	37	185	00
Cohen, Moses B.	116 E. 110th st., New York county	37	185	00
Clapp, Ira M.	Flushing, Long Island, Queens county	37	185	00
Capel, Henry A.	73 W. 102d st., New York county	37	185	00
Colne, Thaddeus	96 Hooper st., Kings county	37	185	00
Cummings, James	Sheepshead Bay, Queens county	37	185	00
Campbell, Hamilton	849 Manhattan ave., Kings county	37	185	00
Caulfield, Wm. H.	33 Marion st., Kings county	37	185	00
Cusack, James	284 Court st., Kings county	36	180	00
Cleary, John J.	61 Degraw st., Kings county	37	185	00
Cooke, Geo. W.	997 Fulton st., Kings county	37	185	00
Coyle, John F.	52 S. 2d st., Kings county	37	185	00
Cahill, Edw. T.	71 Verona place, Kings county	37	185	00
Cleary, Charles	239 Flatbush ave., Kings county	37	185	00
Conrad, Andrew	237 Johnson ave., Kings county	37	185	00
Clark, Edw. J.	26 Lawton street, Kings county	37	185	00
Connors, James	506 W. 39th st., New York county	37	185	00
Christie, Samuel W.	229 W. 135th st., New York county	37	185	00
Carney, Thomas J.	345 E. 115th st., New York county	37	185	00
Corbley, Michael E.	465 W. 46th st., New York county	40	200	00

NAMES.	RESIDENCES.	Number Days Served.	Compensation.
Chapman, Wm. M.	1929 85th st., Kings county	37	$185 00
Callahan, Frank	211 E. 69th st., New York county	37	185 00
Carples, Emanuel	182 E. 93d st., New York county	37	185 00
Caveney, John W.	718 E. 136th st., New York county	37	185 00
Cohen, Max	33 Allen st., New York county	35	175 00
Cooke, Edw. W.	25 W. 64th st., New York county	32	160 00
Cooke, William	1861 2d ave., New York county	32	160 00
Close, Z. A.	Mt. Vernon, Westchester county	11	55 00
Dege, F. W.	424 E. 119th st., New York county	87	435 00
Donnelly, James F.	544 6th ave., Kings county	37	185 00
Derham, Edward	109 Classon ave., Kings county	37	185 00
Dorsch, Henry G.	782 Amsterdam ave., New York county	37	185 00
Duck, James A.	187 Butler st., Kings county	37	185 00
Devoy, Peter	147 14th st., Kings county	37	185 00
Dienstag, Morris	168 Stanhope st., Kings county	40	200 00
Dunlop, Samuel H.	124 W. 22d street, New York county	37	185 00
Destafano, Nicholas	37 Marion st., New York county	37	185 00
DeBoer, Jacob	506 E. 89th st., New York county	37	185 00
Daly, John J.	155 W. 62 st., New York county	77	385 00
Daniels, Joseph	471 Monroe st., Kings county	37	185 00
Doody, Thomas F.	58 Middagh st., Kings county	37	185 00
Doherty, Edward	74 Washington st., Kings county	36	180 00
Duffy, Michael J.	792 4th ave., Kings county	37	185 00
Dunn, John	77 Douglass st., Kings county	37	185 00
Delaney, Joseph A.	363 Manhattan ave., Kings county	37	185 00
Dredger, Jacob	235 Keap st., Kings county	37	185 00

Deghuee, George H	134 Dean st., Kings county	36	180 00
Daly, Daniel F	315 W. 20th st., New York county	37	185 00
Dietrich, John	107 E. 4th st., New York county	37	185 00
Dennerlein, John F	2504 Lorillard st., New York county	37	185 00
DeVoe, John	228 W. 50th st., New York county	35	175 00
Devery, Joseph	118 E. 98th st., New York county	30	150 00
Dillingham, C. A	101 Vernon ave., Kings county	25	125 00
Dennis, Clark A	482 Hudson st., New York county	7	35 00
Elsmer, Louis P	454 4th ave., New York county	107	535 00
Eilperin, Jacob	9 Rutgers place, New York county	88	440 00
Elkins, Thomas G	9th st. and 5th ave., Kings county	37	185 00
Elias, R. H	825½ Broadway, New York county	37	185 00
Ebbets, Edward A	366 Jefferson ave., Kings county	40	200 00
Emmons, Frank	11 W. 107th st., New York county	37	185 00
Engel, Edward	407 E. 59th st., New York county	37	185 00
Earl, Robert	198 Warren st., Kings county	37	185 00
Freund, Frank	8 Broome st., New York county	74	370 00
Ferris, Thomas	1208 Hoe ave., New York county	44	220 00
Fisher, W. C	493 Bainbridge st., Kings county	37	185 00
Ferrins, P. H	154 McDonough st., Kings county	37	185 00
Farriello, Nicholas	74 Mott st., New York county	37	185 00
Farrell, Matthew	312 Willoughby ave., Kings county	37	185 00
Fay, James, Jr	872 Bedford ave., Kings county	37	185 00
Friederich, Arthur	341 5th st., New York county	34	170 00
Friedlander, Julius	36 Norfolk st., New York county	37	185 00
Friebly, Joseph F	443 E. 14th st., New York county	37	185 00
Farley, Oliver F	128 E. 63d st., New York county	37	185 00

NAMES.	RESIDENCES.	Number Days Service.	Compensation.
Hanner, Joseph	25 W. 88th st., New York county	37	$185 00
Hirschberg, Richard	219 E. 57th st., New York county	37	185 00
Hagerty, Wm. F	657 6th ave., New York county	37	185 00
Hecht, Benj. F	1590 2d ave., New York county	37	185 00
Haviland, Warren K	Maspeth, Long Island, Queens county	37	185 00
Hickey, Francis J	143 Washington st., New York county	36	180 00
Halpin, Matthew P	328 W. 28th st., New York county	37	185 00
Hotz, Frederick	319 5th st., New York county	37	185 00
Hoefle, Charles	Stapleton, Richmond county	33	165 00
Harvey, Matthew L	166 S. Elliott place, Kings county	37	185 00
Hegeman, William	63 Scholes st., Kings county	37	185 00
Hendrickson, Frank B	507 Atlantic ave., Kings county	35	175 00
Hester, Ernest	294 Ellery st., Kings county	37	185 00
Hancock, Jere E	581 Broome st., Kings county	37	185 00
Hemingway, Edward	444 W. 56th st., New York county	37	185 00
Hibbard, Charles H	326 E. 31st st., New York county	37	185 00
Hendrick, Frank J	158 E. 127th st., New York county	37	185 00
Henderson, Wm. J	135 W. 89th st., New York county	37	185 00
Higgins, Patrick	Yonkers, Westchester county	37	185 00
Hawley, Frank V	121 W. 40th st., New York county	35	175 00
Harris, Louis	103 E. 11th st., New York county	35	175 00
Harder, Gustave	208 E. 103d st., New York county	37	185 00
Hoebermann, A	665 E. 159th st., New York county	8	40 00
Hayden, Andrew	15 Nelson st., Kings county	34	170 00
Jones, C. W	26 W. 27th st., New York county	37	185 00
Jirolamo, Joseph	333 W. 26th st., New York county	37	185 00

Jacobs, Daniel S	355 E. 72d st., New York county	37	185 00
Jung, Jacob, Jr	618 9th st., New York county	37	185 00
Jackson, Benjamin	125 E. 84th st., New York county	37	185 00
Jackson, Daniel	62 W. 66th st., New York city	37	185 00
Knox, Nicholas A	779 6th ave., New York county	130	650 00
Kennedy, Henry A	189th st. and Washington ave., New York county	37	185 00
Klingel, John	742 E. 9th st., New York county	37	185 00
Kavanaugh, John A	910 Gates ave., Kings county	37	185 00
Kennedy, F. H	117 Quincy st., Kings county	37	185 00
Klapp, Wm. J	127 W. 100th st., New York county	37	185 00
Kelly, Nathaniel	502 Warren st., Kings county	37	185 00
Knapp, Wm. H	180 N. 8th st., Kings county	37	185 00
Kennedy, L. J	84 Commercial st., Kings county	37	185 00
Kisslig, Gustave	30 Railroad st., Kings county	37	185 00
Keenan, Bernard	9 Mangin st., New York county	32	160 00
Kiel, Thomas K	2106 Amsterdam ave., New York county	37	185 00
Kelly, Wm. J	154 E. 85th st., New York county	37	185 00
Kluberdanz, George	242 W. 144th st., New York county	37	185 00
Kelly, Robert	246 E. 74th st., New York county	36	180 00
Kelly, Michael	140 Hoyt st., Kings county	37	185 00
Kennedy, Peter J	93 Chester st., Kings county	37	185 00
Kennedy, John T	264 W. 26th st., New York county	37	185 00
Kelly, Wm. F	53 Mangin st., New York county	37	185 00
Knowles, John T	350 E. 13th st., New York county	37	185 00
Kelly, Wm. J	322 W. 47th st., New York county	37	185 00
Kelly, Wm. F	123 W. 19th st., New York county	37	185 00
Klein, Joseph G	185 Rivington st., New York county	37	185 00

NAMES.	RESIDENCES.	Number Days Service.	Compensation.
Molony, Thos. F.	212 E. 106th st., New York county	37	$185 00
Marrone, Antonio	284 Hudson st., New York county	37	185 00
Myers, Louis	1634 Madison ave., New York county	37	185 00
Maskiell, William	Astoria, Queens county	37	185 00
Minton, George D.	Tarrytown, Westchester county	37	185 00
Moses, Nathan	632 E. 11th st., New York county	34	170 00
Morgan, Michael E.	860 10th ave., New York county	28	140 00
Munson, Charles E.	74 Lewis st., Kings county	29	145 00
Mahoney, Harry P.	Tarrytown, Westchester county	26	130 00
Martin, Warren J.	Portchester, Westchester county	24	120 00
Murray, John H.	Tarrytown, Westchester county	13	65 00
Moen, James F.	Yonkers, Westchester county	25	125 00
Masterson, Patrick	35 Forsyth st., New York county	25	125 00
McCormick, B. T.	1407 Lexington ave., New York county	37	185 00
McClintock, Wm. D.	1408 5th ave., New York county	83	415 00
McGonigle, Michael J.	198 Elm st., New York county	37	185 00
McNamara, John F.	422 W. 16th st., New York county	37	185 00
McMunn, Wm. C.	514 W. 51st st., New York county	37	185 00
McGivney, John	437 W. 56th st., New York county	37	185 00
McEntyre, Joseph	211 E. 52d st., New York county	37	185 00
McCormick, Edward	100 W. 50th st., New York county	31	155 00
McGrath, Thomas	57 Douglass st., Kings county	37	185 00
McCaffrey, James S.	124 Maujer st., Kings county	37	185 00
McKenna, James C.	1597 Fulton ave., Kings county	37	185 00
McDermott, Thomas	291 Mott st., New York county	37	185 00
McCann, Richard J.	658 11th st., New York county	37	185 00

McCarthy, John M	860 10th ave., New York county	37	185 00
McKenna, Francis X	Far Rockaway, Queens county	37	185 00
McManus, James L	452 W. 29th st., New York county	35	175 00
McDade, Frederick W	2155 Washington ave., New York county	35	175 00
McDowell, John S	238th st., Woodlawn, New York county	34	170 00
McMenomy, James	450 W. 151st st., New York county	29	145 00
McMullen, James	181st st. and Grant ave., New York county	18	90 00
Nesbitt, M. T	424 E. 84th st., New York county	119	595 00
Newkirk, H. B	1776 Bathgate ave., New York county	37	185 00
Needham, Michael	119 Christopher st., New York county	37	185 00
Nahrwold, Charles	455 W. 42d st., New York county	37	185 00
Neftelberger, Sigmund	757 Glenmore ave., Kings county	37	185 00
Naumann, Charles A	422 Gates ave., Kings county	37	185 00
Nowill, Wm. T	28 Pleasant place, Kings county	37	185 00
Nagle, James F	106 10th ave., New York county	37	185 00
Northrop, Charles R	434 E. 148th st., New York county	37	185 00
Nicholl, Wm. H	418 W. 19th st., New York county	40	200 00
O'Connor, John J	67½ 4th place, Kings county	37	185 00
Ortiz, John W	156 Carlton ave., Kings county	37	185 00
Osborne, Henry	212 Greenwich st., New York county	5	25 00
O'Reilly, Edward	Spuyten Duyvil, New York county	37	185 00
O'Sullivan, Timothy	473 W. 21st st., New York county	37	185 00
Ohl, Henry	301 E. 125th st., New York county	37	185 00
Orr, John W	32 Garfield place, Kings county	37	185 00
O'Hara, William	33 Gunther place, Kings county	37	185 00
O'Brien, William J	717 Gates ave., Kings county	37	185 00
O'Shea, John M	350 W. 36th st., New York county	37	185 00

NAMES.	RESIDENCES.	Number Days Service.	Compensation
O'Shaughnessy, Wm. J.	635 W. 46th st., New York county	37	$185 00
O'Brien, Thomas	Williamsbridge, New York county	25	125 00
Osborne, Edward	448 Canal st., New York county	25	125 00
Polak, Abraham D.	63 E. 106th st., New York county	68	340 00
Pickard, Thomas J.	167 Lorimer st., Kings county	40	200 00
Park, James A.	227 St. Ann's ave., New York county	37	185 00
Pakulski, Samuel	14 E. 88th st., New York county	37	185 00
Petitjean, Anthony	457 Broadway, Kings county	37	185 00
Pfaehler, Herman	488 2d ave., New York county	37	185 00
Pollack, Henry	508 6th ave., New York county	37	185 00
Pepper, Walter V.	687 E. 134th st., New York county	37	185 00
Poole, Major R.	155 W. 53d st., New York county	37	185 00
Palmer, Sidney D.	New Brighton, Richmond county	37	185 00
Phillips, Charles	253 Steuben st., Kings county	37	185 00
Parker, Frank	Portchester, Westchester county	37	185 00
Pfeiffer, Frederick	715 2d ave., New York county	35	175 00
Paine, John T	295 Broome st., New York county	34	170 00
Peacock, Hugh	300 E. 30th st., New York county	33	165 00
Price, Charles R.	338 Robbins ave., New York county	4	20 00
Raines, Charles T.	2251 7th ave., New York county	158	790 00
Romain, Mayer	130 Forsyth st., New York county	133	665 00
Roth, Aaron	308 E. 83d st., New York county	97	485 00
Raynor, George W.	104 Clermont ave., Kings county	37	185 00
Roeder, John F.	53 Maujer st., Kings county	37	185 00
Rieber, Joseph	35 Schaeffer st., Kings county	37	185 00
Raschke, John F.	228 W. 20th st., New York county	36	180 00

Riley, James	424 W. 31st st., New York county	37	185 00
Robinson, Andrew	229 W. 42d st., New York county	37	185 00
Rauf, Arthur	510 E. 86th st., New York county	37	185 00
Reichert, J. W	309 E. 10th st., New York county	37	185 00
Robins, Charles H	435 W. 57th st., New York county	37	185 00
Rabe, William	409 E. 10th st., New York county	37	185 00
Revell, Wm. A	607 Lexington ave., Kings county	40	200 00
Rainey, John	59 Park ave., Kings county	37	185 00
Reilly, Charles B	204 Middleton st., Kings county	37	185 00
Russell, Joseph	544 Court st., Kings county	37	185 00
Rorke, John J	567 6th ave., Kings county	37	185 00
Reitmann, Joseph	85 Canal st., New York county	37	185 00
Rosenthal, David	113 E. 105th st., New York county	37	185 00
Rosenthal, William	410 E. 75th st., New York county	35	175 00
Ritter, Charles G	307 Reid ave., Kings county	35	175 00
Roberts, Stephen F	752 Greenwich st., New York county	25	125 00
Reardon, Edward J	175 E. 90th st., New York county	2	10 00
Shotwell, George M	Tarrytown, Westchester county	161	805 00
Stauff, William	1434 2d ave., New York county	91	455 00
Smith, William	701 Gates ave., Kings county	111	555 00
Sheridan, James G	2058 Lexington ave., New York county	37	185 00
Simes, Charles F	946 Greene ave., Kings county	40	200 00
Schwarzler, Joseph A	1073 5th ave., New York county	37	185 00
Snedicor, James E	Oceanus, Queens county	37	185 00
Springer, John H	Ft. Washington, New York county	37	185 00
Simmons, John R	131 E. 47th st., New York county	37	185 00
Simon, Felix	235 E. 80th st., New York county	37	185 00

NAMES.	RESIDENCES.	Number Days Service.	Compensation.
Stephenson, Baxter G	19 Mangin st., New York county	37	$185 00
Sabbath, Isaac	32 Willow pl., Kings county	37	185 00
Stegner, Charles	214 Throop ave., Kings county	37	185 00
Simpson, Alex	106 Nassau ave., Kings county	37	185 00
Semansky, Isaac	57 Mott st., New York county	37	185 00
Shuttuck, F. W	32 Downing st., New York county	37	185 00
Slocum, Edwin H	324 W. 27th st., New York county	37	185 00
Schaeffer, John H	46 W. 62d st., New York county	37	185 00
Sohl, John F	211 E. 51st st., New York county	37	185 00
Sullivan, Frank H	583 Park ave., New York county	37	185 00
Sauter, Louis	677 Cortlandt ave., New York county	37	185 00
Shields, Frederick A	14 E. 8th st., New York county	37	185 00
Simonson, Stephen N	309 W. 46th st., New York county	37	185 00
Schroeder, George	515 E. 16th st., New York county	37	185 00
Smith, William J	219 W. 67th st., New York county	37	185 00
Smith, Edward	304 E. 34th st., New York county	36	180 00
Swainske, Albert	414 E. 57th st., New York county	37	185 00
Simon, Isaac	114 E. 56th st., New York county	37	185 00
St. John, Henry	153 E. 112th st., New York county	37	185 00
Sweetnan, J. J	1693 Fulton st., Kings county	37	185 00
Staufer, Fred	361 Humboldt st., Kings county	37	185 00
Shapiro, David	29 Christie st., New York county	37	185 00
Snyder, Charles O	300 S. 1st st., Kings county	36	180 00
Shaw, James J	White Plains, Westchester county	24	120 00
Smith, Edward	20 Whipple st., Kings county	33	165 00
Stone, Cornelius	361 4th st., Kings county	24	120 00

Schulz, Charles C.	996 2d ave., New York county	28	140 00
Scanlon, Thomas A.	237 E. 58th st., New York county	28	140 00
Tate, W. O.	3d ave. and 67th st., Kings county	37	185 00
Trayer, Edmund P.	141 W. 113th st., New York county	37	185 00
Taylor, Charles E.	231 W. 39th st., New York county	37	185 00
Thompson, Thomas L.	235 W. 115th st., New York county	37	185 00
Thomas, Joseph H. S.	43 W. 90th st., New York county	37	185 00
Tevlin, Thomas	Jamaica, Queens county	37	185 00
Thomas, Wm. W.	204 E. 36th st., New York county	35	175 00
Ullrich, Richard	169 Harrison ave., Kings county	37	185 00
Unger, Louis J.	129 Forsyth st., New York county	37	185 00
Voullaire, M. P. B.	501 W. 147th st., New York county	157	785 00
VanSinden, W. H.	129 15th st., Kings county	31	155 00
Voorhies, George B.	62 Nassau st., Kings county	37	185 00
Vetterline, Edward	493 Pacific st., Kings county	37	185 00
Verderosa, Antonio	332 E. 109th st., New York county	37	185 00
Von Gerichten, John	56 King st., New York county	37	185 00
Weinberg, Joseph	313 E. 74th st., New York county	140	700 00
Weinberg, Abraham	313 E. 74th st., New York county	79	395 00
Wasserman, Arthur	146 Washington ave., Kings county	37	185 00
Whitney, Edgar A.	249 W. 80th st., New York county	56	280 00
Washburn, George	1981 Amsterdam ave., New York county	37	185 00
Webb, Walter	435 W. 28th st., New York county	87	435 00
Wallace, Robert	Williamsbridge, New York county	37	185 00
Worstell, John P.	77 7th ave., Kings county	40	200 00
Wasserman, Adolph S.	1468 5th ave., New York county	57	285 00
Walker, Frank	735 Gates ave., Kings county	37	185 00

NAMES.	RESIDENCES.	Number Days Served.	Compensation.
Whelan, Charles H.	660 Monroe st., Kings county	37	$185 00
Witte, Benj. F.	236 Columbia st., Kings county	37	185 00
Williams, J. R.	315 57th st., Kings county	37	185 00
Wilson, G. H.	369 Bleecker st., New York county	37	185 00
Williamson, Robert J.	434 W. 40th st., New York county	36	180 00
Wolff, Leopold	225 E. 83d st., New York county	37	185 00
Warschauer, Jacob	2025 1st ave., New York county	37	185 00
Willinsky, Solomon	265 W. 41st st., New York county	37	185 00
Willis, Frank	Maspeth, Queens county	37	185 00
Wise, George W.	116 Dean st., Kings county	37	185 00
Welwood, William	350 Fulton st., Kings county	37	185 00
Winchell, Wesley B.	238 Jay st., Kings county	37	185 00
Whiting, George F.	147 Macon st., Kings county	33	165 00
Ward, Michael A.	913 Kent ave., Kings county	37	185 00
Willigan, Luke S.	105 Lewis ave., Kings county	37	185 00
Wilhusen, Carsten	1381 Herkimer st., Kings county	37	185 00
Walsh, Richard J.	421 E. 75th st., New York county	37	185 00
Wilson, Daniel J.	190 W. 134th st., New York county	37	185 00
Wright, William C.	437 W. 25th st., New York county	37	185 00
Waite, Oswald J.	44 W. 129th st., New York county	37	185 00
Waters, Thomas J.	664 E. 160th st., New York county	37	185 00
Wissel, John J.	Evergreen, Queens county	18	90 00
Wessels, Frank	Peekskill, Westchester county	35	175 00
White, William B.	209 W. 81st st., New York county	35	175 00
Weinstein, Berner	169 Amsterdam ave., New York county	34	170 00
Walsh, John J.	434 W. 57th st., New York county	31	155 00

Ward, John F.	270 Spring st., New York county	29	145 00
Weisse, Aug. T.	Yorktown Heights, Westchester county	12	60 00
Waldron, Irving L.	944 Putnam ave., Kings county	8	40 00
Yourell, Charles H.	245 W. 66th st., New York county	37	185 00
Zeltmann, Henry W.	278 Avenue B, New York county	37	185 00

CHAPTER TWELVE.

Lists of Arrests Made for Violation of Title Five of the Penal Code, 1899.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
1.	Allen, Aaron C.....	139 W. 80th st., New York.....	Illegal registration.....	Presented direct grand jury. No bill.
2.	Allen, Aaron C.....	139 W. 80th st., New York.....	Illegal voting.....	Presented direct grand jury. No bill.
3.	Assenstein, Samuel	200 Orchard st., New York.....	Illegal registration.....	Grand jury, Essex Market. Meade. Pending.
4.	Aldridge, Arthur	217 W. 60th st., New York.....	Perjury	Discharged, Fifty-fourth Street Court. Mayo.
5.	Allen, Theodore	42 W. 66th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
6.	Bryan, John M.....	315 W. 54th st., New York.....	Disorderly conduct.....	Discharged, Centre Street Court. Flammer.
7.	Burns, John Patrick.....	17 Forsyth st., New York.....	Illegal registration.....	Pleaded guilty. State witness. Discharged.
8.	Brady, Barney	134 W. 27th st., New York.....	Illegal registration.....	Discharged, Jefferson Market Court. Mayo.
9.	Bell, John	350 W. 39th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
10.	Brown, William	350 W. 39th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
11.	Braboy, Robert	350 W. 39th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
12.	Blaustein, Jacob	159½ Essex st., New York.....	Illegal registration.....	Discharged with caution, Essex Market. Crane.
13.	Bartlett, C. G.....	261 4th ave., New York.....	Illegal registration.....	Discharged, Fifty-seventh Street Court. Olmsted. Would not vote.
14.	Blunt, William	218 W. 62d st., New York.....	Illegal registration.....	Grand jury, Fifty-fourth Street Court. Pool. Indictment dismissed on recommendation.
15.	Blunt, William	218 W. 62d st., New York.....	Illegal voting.....	Grand jury, Fifty-fourth Street Court. Pool. Indictment dismissed on recommendation.
16.	Bartugno, Frank	135 Mott st., New York.....	Illegal registration.....	Grand jury, Centre Street Court. Zellar. No bill.
17.	Brown, George	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
18.	Brown, Charles	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
19.	Brown, Charles	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
20.	Beecher, Frank	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
21.	Beecher, Frank	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.

22.	Brothers, Thomas	16 Tillary st., Brooklyn	Illegal registration	Discharged, Adams Street Court. Judge Brenner.
23.	Brady, Thomas	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
24.	Brady, Thomas	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
25.	Bennett, William, alias Miller, Adolph	17 Forsyth st., New York	Illegal registration	Grand jury, Essex Market. Crane. No bill.
26.	Connelly, Joseph	78 Division st., New York	Disorderly conduct	Fined $10, Centre Street Court. Flammer.
27.	Cohen, Philip	213 Broome st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
28.	Cohen, Louis	276 7th st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
29.	Camen, Joseph	322 Cherry st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
30.	Charity, William J.	124 W. 63d st., New York	Illegal registration	Discharged on recommendation of State Superintendent. Pool.
31.	Cluff, Richard	3 Roosevelt st., New York	Illegal registration	Centre Street Court. Mayo. Rescued by mob.
32.	Cohen, Philip	13 Forsyth st., New York	Illegal registration	Grand jury, Essex Market Court. No bill, on recommendation.
33.	Cohen, Jacob	117 Christie st., New York	Illegal registration	Grand Jury, Essex Market Court. Crane. Bail forfeited. Rebailed. Pending in General Sessions.
34.	Cleary, James	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
35.	Clancy, James J.	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
36.	Conelly, Peter	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
37.	Cox, Martin	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
38.	Clark, John	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
39.	Clark, John	Bellevue Hospital, New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
40.	Clark, John	Bellevue Hospital, New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
41.	Canning, John	460 Pearl st., New York	Illegal voting	Discharged, Centre Street Court. Mayo.
42.	Connolly, Miles T.	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
43.	Connolly, Miles T.....	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
44.	Connelly, Edward A.....	208 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
45.	Cullen, Terence	497 Baltic st., Brooklyn.....	Illegal registration.....	Grand jury, Adams Street Court. Brenner. Pending.
46.	Corcoran, George	497 Baltic st., Brooklyn.....	Felony, sec. 7, 676.....	Grand jury, Butler Street Court. Bristow. Pending.
47.	Durkin, Thomas	89 Baxter st., New York.....	Illegal registration.....	Grand jury, Centre Street Court. Deuel. One year.
48.	Davis, Thomas	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-fourth Street Court. Olmsted. Pending appeal.
49.	Denison, Abraham	61 Eldridge st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill.
50.	Dorr, Henry (Crane).....	75 Rivington st., New York....	Illegal registration.....	Grand jury, Essex Market Court. Crane. One year.
51.	Dickenbert, Joseph	81 Canal st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill. Police.
52.	Grecher, Wilhelm J.....	20 E. 8th st., New York.....	Illegal registration.....	Discharged, Jefferson Market Court. Flammer.
53.	Doyle, Patrick	497 Baltic st., Brooklyn.....	Illegal registration.....	Adams Street Court. Brenner. Pending.
54.	Doyle, William	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
55.	Doyle, William	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
56.	Dester, John	1 Forsyth st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill.
57.	Davis, George	30 W. 64th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
58.	D'Afuso, Antonio	113 Mulberry st., New York....	Illegal registration.....	Discharged, Centre Street Court. Mayo. On recommendation.
59.	Edwards, Padden	15 Bowery, New York.....	Illegal registration.....	Grand jury, Essex Market Court. Discharged on recommendation of State Superintendent.
60.	Eagan, Martin	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
61.	Eagan, Martin	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
62.	Fromensohn, A. Herman..	111 Canal st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Acquitted.
63.	Fromensohn, A. Herman..	111 Canal st., New York.....	Conspiracy	Discharged, Essex Market Court. Crane.
64.	Frazillo, Arcangelo	417 E. 106th st., New York.....	Illegal registration.....	Grand jury, Harlem Court. Zellar. Pending in General Sessions.
65.	Feinberg, Daniel	57 Henry st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Sentence suspended.

66.	Fox, William H.....	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
67.	Fox, William H.....	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
68.	Fox, Hall	208 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
69.	Fox, William	15 Bowery, New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
70.	Goodman, Louis	100 Allen st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
71.	Gardner, Harvey	Boston, Mass	Illegal registration (attempted)	Discharged, Essex Market Court. Crane.
72.	Greenberg, Samuel	155 Orchard st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Pending in General Sessions.
73.	Greenberg, Hyman	36 Stanton st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Pending in General Sessions.
74.	Goldberger, Samuel	1 Forsyth st., New York.....	Illegal registration (colonization)	Grand jury, Essex Market Court. Crane. Two years.
75.	Gallagher, Lawrence J.....	101 W. 40th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
76.	Gorman, James	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
77.	Gorman, James	Bellevue Hospital, New York..	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
78.	Green, Thomas	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
79.	Glahn, Henry	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
80.	Glahn, Henry	Bellevue Hospital, New York..	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
81.	Gurnee, Geo. W.....	101 W. 123d st., New York.....	Illegal registration.....	Discharged, Harlem Court. Meade.
82.	Greer, James	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
83.	Greer, James	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
84.	Gross, Henry	105 Bowery, New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
85.	Gleisten, Henry	328 W. 30th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
86.	Gleisten, Henry	328 W. 30th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
87.	Gateley, James A	263 W. 19th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
88.	Gateley, James A	263 W. 19th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
89.	Gallagher, William P	450 W. 29th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
90.	Hartnett, Edward	251 W. 60th st., New York	Illegal registration	Grand jury, Fifty-fourth Street Court. Olmsted. Four months.
91.	Hahn, Louis	344 9th ave., New York	Misdemeanor	Grand jury, bench warrant. Pending.
92.	Hahn, Louis	344 9th ave., New York	Misdemeanor	Grand jury, bench warrant. Pending.
93.	Heller, Herman	512 W. 26th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
94.	Haskins, Willis	237 W. 61st st., New York	Illegal registration	Discharged, Fifty-fourth Street Court. Pool.
95.	Hurvitz, Louis	131 Hester st., New York	Illegal naturalization	Essex Market Court. Crane. Remitted to United States Court. Grand jury, Commissioner Shields. Pending.
96.	Henerty, Joseph	481 1st ave., New York	Illegal registration	Grand jury, Yorkville Court. Olmsted. Sentence suspended.
97.	Herman, John	98 Bowery, New York	Illegal registration	Grand jury, Essex Market Court. Crane. No bill.
98.	Herbert, William	319 Broome st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
99.	Higgins, Michael	27 W. 64th st., New York	Illegal registration	Grand jury, Fifty-fourth Street Court. Pool. No bill.
100.	Higgins, Michael	27 W. 64th st., New York	Illegal voting	Grand jury, Fifty-fourth Street Court. Pool. No bill.
101.	Hoag, William	St. Cloud Hotel, New York	Illegal voting	Grand jury, Fifty-fourth Street Court. Pool. Elmira.
102.	Hughes, James	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
103.	Hayden, John	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
104.	Haphorn, Henry A	391 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
105.	Haphorn, Henry A	391 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Six months. Pending appeal.
106.	Hussner, Charles	13 2d st., New York	Illegal registration	Discharged, Yorkville Court. Olmsted.
107.	Hanson, Charles	16 Tillary st., Brooklyn	Illegal registration	Discharged, Adams Street Court. Brenner.
108.	Hart, Frank, alias O'Brien, William	28 Amsterdam ave., New York.	Illegal registration	Grand jury, Essex Market Court. Crane. Two and one-half years.

109.	Hanley, Edward	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
110.	Hanley, Edward	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
111.	Harper, Henry	2698 3d ave., New York	Misdemeanor	Grand jury, bench warrant. Pending.
112.	Jacobs, Adolph, alias Lester, Edward	9 Delancey st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. Pending in General Sessions.
113.	Jackson, Michael	2655 3d ave., New York	Misdemeanor	Grand jury, bench warrant. Pending.
114.	Jordan, William Joseph	253 W. 29th st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
115.	Keating, William	137 W. 60th st., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Hogan. Bail forfeited. Bench warrant.
116.	Keating, William	137 W. 60th st., New York	Perjury	Grand jury, bench warrant. Bail forfeited.
117.	Klepak, Isak	103 Clinton st., New York	Illegal naturalization	Grand jury, United States District Court. Brooklyn. Pending.
118.	Kappel, Max	15 Stuyvesant st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
119.	Keball, William	300 Bowery, New York	Illegal registration	Discharged, Essex Market Court. Crane.
120.	Kelly, James J.	Foot E. 26th st., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
121.	Kane, Francis	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
122.	Kelly, Christopher	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
123.	Kavanagh, Patrick	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
124.	Kavanagh, Patrick	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
125.	Kipp, Theo. S.	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
126.	Kipp, Theo. S.	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
127.	Kelly, James	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
128.	Kelly, James	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
129.	Kenny, Stephen	512 W. 28th st., New York	Illegal registration	Discharged, Jefferson Market Court. Flammer.
130.	King, Charles G. G.	208 Amsterdam ave., New York.	Illegal registration	Discharged, Fifty-fourth Street Court. Pool.
131.	King, Michael	1037 St. Mark's ave., Brooklyn.	Felony, sec. 7, L. 676	Discharged, Adams Street Court. Brenner.
132.	Lane, John F.	319 Broome st., New York	Illegal registration	Grand jury, Essex Market Court. Meade. Four months.
133.	Leddy, John F.	517 E. 119th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
134.	Leddy, John F.	517 E. 119th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
135.	Leddy, John F.	517 E. 119th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
136.	Lebman, Isidor	157 Forsyth st., New York	Suspicious naturalization	Discharged, Essex Market Court. Crane.
137.	Lewis, Samuel, alias Sam Labell	282 Broome st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
138.	Lyons, Julius	2-4-6 Eldridge st., New York	Intimidation and assault	Grand jury, Essex Market Court. Crane. Tried. Jury disagreed. Pending.
139.	Loughlin, Cornelius, Jr.	214 E. 10th st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
140.	Lang, Max	134 Allen st., New York	Intimidation	Grand jury, Essex Market Court. Crane. Pending.
141.	Lang, Max	134 Allen st., New York	Conspiracy	Discharged, Essex Market Court. Crane.
142.	Lewis, William H.	99 Perry st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. Acquitted.
143.	Lewis, William H.	99 Perry st., New York	Illegal voting	Grand jury, Essex Market Court. Crane. Not tried.
144.	Lyons, William H.	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
145.	Lyons, William H.	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
146.	Marks, Jacob L.	161 Allen st., New York	Intimidation	Discharged, Essex Market Court. Crane.
147.	Mase, Clarence W.	Sagamore Hotel, B'way, N. Y.	Illegal registration	Grand jury, Harlem Court. Meade. No bill.
148.	Morrison, Aaron	85 Canal st., New York	Illegal naturalization	Grand jury, United States District Court. Brooklyn. Pending.
149.	Mahoney, C. Blair	253 W. 19th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
150.	Mahoney, C. Blair	253 W. 19th st., New York	Misdemeanor	Grand jury, bench warrant. Pending.
151.	Maguire, James F.	332 8th ave., New York	Misdemeanor	Grand jury, bench warrant. Pending.
152.	Moon, Charles	295 Bowery, New York	Illegal registration	Grand jury, Essex Market Court. Crane. Pending.

153.	Moon, Charles	295 Bowery, New York	Illegal voting	Bench warrant. Pending.
154.	Mooney, William	17 Forsyth st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. State witness. Discharged.
155.	Marshall, John J.	15 Varick pl., New York	Illegal registration	Discharged, Jefferson Market Court. Meade.
156.	Moritz, Josepf, alias Josef Olsen	23 Essex st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. Acquitted.
157.	Marshall, Henry	40 Delancey st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
158.	Morrison, Harry P.	48 Eldridge st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
159.	Monks, William	E. S. Fordham ave., New York.	Illegal registration	Grand jury, Morrisania Court. Cornell. No bill.
160.	Marr, Sidney C.	171 Allen st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. No bill.
161.	Morrissey, James	40 Division st., New York	Illegal voting	Grand jury, Essex Market Court. Crane. Elmira.
162.	Mulligan, Peter	19 Atlantic ave., Brooklyn	Perjury	Discharged, Adams Street Court. Brenner.
163.	Murray, Francis	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
164.	Maloney, Joseph	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
165.	Maloney, Joseph	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
166.	Masters, Herbert W.	216 6th st., New York	Illegal registration	Discharged, Essex Market Court. Crane.
167.	Martin, Frank	105 Bowery, New York	Illegal registration	Discharged, Essex Market Court. Crane.
168.	McEnerney, John	19 Atlantic ave., Brooklyn	Illegal registration	Discharged, Adams Street Court. Brenner.
169.	McBride, John F.	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
170.	McBride, John F.	Bellevue Hospital, New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
171.	McManus, Joseph	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
172.	McManus, Joseph	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
173.	McLaughlin, John	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
174.	McLaughlin, John	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
175.	McHugh, Patrick H.....	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
176.	McKennon, Francis	6 Columbus ave., New York....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
177.	McKenzie, Robert	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
178.	McKenzie, Robert	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
179.	McAvoy, Edward F.....	16 W. 65th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
180.	McShane, Frank A.....	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
181.	McShane, Frank A.....	Bellevue Hospital, New York..	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
182.	McCormack, Robert	223 Fulton st., Brooklyn.....	Bribery	Adams Street Court. Brenner. Pending.
183.	McAdam, John C.....	456 W. 29th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
184.	McAdam, John C.....	456 W. 29th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
185.	O'Mara, Joseph F.....	328 8th ave., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
186.	O'Connor, Thomas	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
187.	O'Connor, Thomas	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
188.	O'Keefe, Jeremiah	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
189.	O'Keefe, Jeremiah	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
190.	Nichols, Frank	66 W. 116th st., New York.....	Illegal registration.....	Discharged, Harlem Court. Meade.
191.	Nicholson, P. H.....	43 W. 60th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
192.	Neuhaus, Gustave	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Convicted. Pending appeal.
193.	Neuhaus, Gustave	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Convicted. Pending appeal.
194.	Neggesmith, John W.....	208 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
195.	Peterson, Harry	44 Division st., New York.....	Illegal registration.....	Grand jury, Centre Street Court. Deuel. One year.

196.	Parezo, Charles H.....	302 W. 25th st., New York.....	Illegal registration.....	Discharged, Jefferson Market Court. Olmsted.
197.	Pest, John	136 Orchard st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
198.	Petriowkowky, Scheir.....	28 Delancey st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
199.	Pruslin, Joseph	179 E. Houston st., New York..	Illegal registration.....	Discharged, Essex Market Court. Crane.
200.	Peroni, Peter	10 Baxter st., New York.....	Illegal registration.....	Discharged, Centre Street Court. Mayo.
201.	Powell, Edward	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
202.	Powers, Alan	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
203.	Powers, Alan	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
204.	Peiper, William	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
205.	Peiper, William	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
206.	Prest, Albert	Brooklyn, N. Y.....	Assault	Grand jury, Adams Street Court. Brenner. Pending.
207.	Pomplin, Levi	Piermont, Rockland Co., N. Y.	Illegal voting.....	Grand jury, bench warrant. Pending.
208.	Quigley, John	208 Amsterdam ave., New York.	Illegal registration.....	Grand jury, Fifty-fourth Street Court. Pool. Bail forfeited. Bench warrant.
209.	Quinn, William H.....	208 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
210.	Roberts, Gus	15 Bowery, New York.....	Bribery	Discharged, Essex Market Court. Crane.
211.	Roberts, Joseph H.....	212 E. 97th st., New York.....	Illegal registration.....	Grand jury, Harlem Court. Brann. Discharged by Judge Scott on habeas corpus. Reindicted by Ex. grand jury. Bench warrant. Pending.
212.	Reilly, Thomas J.....	17 Forsyth st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Four months.
213.	Richardson, William T. R.	350 .W 39th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
214.	Rautsch, William E.....	80 Forsyth st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
215.	Rosenberg, Bernard	8 Delancey st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
216.	Rieben, Ameil	60 W. 65th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
217.	Robinson, Charles	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
218.	Robinson, Charles	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
219.	Robertson, Robert S.....	270 Bowery, New York.....	Illegal registration.....	Discharged, Centre Street Court. Mayo.
220.	Rentzler, Benjamin	37 Christie st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
221.	Rosenweig, Emil	127 Ludlow st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
222.	Rogers, Peter	212 W. 21st st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
223.	Rogers, Peter	212 W. 21st st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
224.	Stappers, Peter J.....	345 W. 28th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
225.	Sokolinsky, Marks	197 Allen st., New York.....	Illegal naturalization..	Grand jury, United States District Court. Brooklyn. Pending.
226.	Simon, John C.....	2334 1st ave., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
227.	Simon, John C.....	2334 1st ave., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
228.	Simon, John C.....	2334 1st ave., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
229.	Stricker, Edward	308 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
230.	Stricker, Edward	308 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
231.	Stricker, Edward	308 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
232.	Sauter, Henry A.....	629 E. 146th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
233.	Simmons, Joseph G.....	100 Bowery, New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Acquitted.
234.	Sweeney, James	9 Bowery, New York.....	Illegal registration.....	Grand jury, First District. Brooklyn. Brenner. No bill.
235.	Schraeder, Herman	223 Bowery, New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. State witness. Discharged.
236.	Sullivan, G. T., alias William Morris	100 Bowery, New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Five years.
237.	Seames, William	47 W. 56th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
238.	Sheridan, Patrick	150 W. 124th st., New York.....	Illegal registration.....	Discharged, Harlem Court. Meade.
239.	Skinion, John	109 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
240.	Schultz, Bernard	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
241.	Springer, John	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
242.	Smith, William H.....	101 W. 62d st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
243.	Solomon, Harry	34 W. 65th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
244.	Stevens, George	59 W. 68th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
245.	Smith, Thomas	243 W. 60th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
246.	Schultz, Henry	15 W. 63d st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.

247.	Sauer, Casper	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
248.	Sauer, Casper	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
249.	Schnable, Emil	172 W. 65th st., New York	Illegal registration	Discharged, Fifty-fourth Street Court. Pool.
250.	Shepherd, Benjamin	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Convicted. Pending appeal.
251.	Shepherd, Benjamin	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
252.	Shields, Daniel	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
253.	Shields, Daniel	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
254.	Sullivan, William	4 James st., New York	Illegal registration	Discharged, Centre Street Court. Zellar.
255.	Smith, Henry	17 1st st., New York	Illegal registration	Discharged, Yorkville Court. Olmsted.
256.	Sonnenschein, Leon	97 Stanton st., New York	Illegal registration	Grand jury, Essex Market Court. Crane. Sentence suspended.
257.	Sonnenschein, Leon	97 Stanton st., New York	Illegal voting	Grand jury, Essex Market Court. Crane. Sentence suspended.
258.	Thayne, Edward	439 W. 42d st., New York	Illegal registration	Discharged, Jefferson Market Court. Flammer.
259.	Thompson, Daniel	Bellevue Hospital, New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
260.	Touch, Dominico	8 Roosevelt st., New York	Illegal registration	Discharged, Centre Street Court. Zellar.
261.	Tittle, James	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
262.	Tuttle, James	398 1ts ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
263.	Tunison, Arthur	331 W. 69th st., New York	Illegal voting	Extra trial term. Werner. Discharged. State witness.
264.	Upton, John	398 1st ave., New York	Illegal registration	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
265.	Upton, John	398 1st ave., New York	Illegal voting	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
266.	Voce, Francisco	188 Hester st., New York	Illegal registration	Discharged, Essex Market Court. Crane.

No.	Name person arrested.	Alleged residence.	Nature of offense.	Disposition.
267.	Van Wormer, Geo. K.....	208 Amsterdam ave., New York.	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
268.	Watson, James	16 6th ave., New York.....	Illegal registration.....	Discharged, Jefferson Market Court. Zellar.
269.	Wall, Joseph	172 W. 65th st., New York.....	Illegal registration.....	Discharged, Fifty-fourth Street Court. Pool.
270.	Waters, Hyman	105 Forsyth st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Pending.
271.	White, John	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
272.	Walch, James C.....	Bellevue Hospital, New York..	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Pending appeal.
273.	Williams, Willie	243 W. 60th st., New York.....	Illegal registration.....	**Grand jury, Fifty-fourth Street Court. Pool. No bill on recommendation.**
274.	Williams, John	398 1st ave., New York.....	Illegal registration.....	Grand jury, Fifty-seventh Street Court. Olmsted. Convicted. Six months. Pending appeal.
275.	Williams, John	398 1st ave., New York.....	Illegal voting.....	Grand jury, Fifty-seventh Street Court. Olmsted. Convicted. Six months. Pending appeal.
276.	Wilson, Thomas	2 James st., New York.....	Illegal registration.....	Centre Street Court. Zellar. Escaped from custody.
277.	Wilson, Albert	13 Clinton st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. Pending.
278.	Ward, Charles J.....	304 11th ave., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
279.	White, Lester J.....	337 W. 28th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
280.	Welsh, Joseph D.....	539 W. 26th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
281.	Walsh, William H.....	111 E. 126th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
282.	Zohl, Horris	173 Orchard st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
283.	Zapiko, Harry	274 Grand st., New York.....	Illegal registration.....	Discharged, Essex Market Court. Crane.
284.	Zitron, Wolf	.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill. Police.
285.	Butler, Joseph	Brooklyn	Illegal registration.....	Discharged, Adams Street Court. Brenner.
286.	Barron, Abraham Schneer.	11 Eldridge st., New York.....	Illegal naturalization..	Grand jury, United States District Court. Brooklyn. Pending.
287.	Bagley, George F.....	209 W. 20th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
288.	Bagley, George F.....	209 W. 20th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
289.	Charlat, Newman	148 Eldridge st., New York....	Illegal naturalization..	Grand jury, United States District Court. Pending.
290.	Cornelisse, Paul W.....	434 W. 29th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
291.	Cornelisse, Paul W.....	434 W. 29th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
292.	Corcoran, Joseph R.....	346 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.

293.	Corcoran, Joseph R.....	346 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
294.	Corcoran, Joseph R.....	346 E. 120th st., New York.....	Misdemeanor	Grand jury, bench warrant. Pending.
295.	Corcoran, James J.....	497 Baltic st., Brooklyn.....	Misdemeanor	Grand jury, Butler Street Court. Bristow. Pending.
296.	Degnan, Frank	5 Thompson st., New York.....	Illegal registration.....	Grand jury, Jefferson Market Court. Flammer. No bill. Police.
297.	Dewey, William S.....	201 W. 61st st., New York.....	Illegal voting.....	Discharged, Fifty-fourth Street Court. Pool.
298.	Form, George	311 W. 67th st., New York.....	Bribery	Grand jury, bench warrant. Pending.
299.	Stortz, William	325 Broome st., New York.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill on recommendation.
300.	Peters, Anthony J.....	600 Quincy st., Brooklyn.....	Illegal registration.....	Fifty-fourth Street Court. Hogan. Pending.
301.	Maher, Edward	163 W. 66th st., New York.....	Illegal registration.....	Ex. grand jury, bench warrant. Pending.
302.	Levy, Moses A.....	404 E. 9th st., New York.....	Illegal registration.....	Essex Market Court, 1898. No bill on recommendation.
303.	Joy, Alvin	308 W. 118th st., New York....	Illegal registration.....	Grand jury, Harlem Court. Meade. No bill. Police.
304.	Aumuller, Christ	New York city.....	Illegal registration.....	Grand jury, Essex Market Court. Crane. No bill.

CHAPTER THIRTEEN.

List of Warrants of Arrest Issued for Violation of the Election Law Which Were Not Served for the Reason that the Persons Named Therein Could Not be Found.

1. Allen, Charles, 65 Oliver street, New York.
2. Allen, Joseph, 28 West Sixty-fourth street, New York.
3. Armstrong, Charles E., 215 West Sixty-sixth street, New York.
4. Ackerman, Alonzo, 30 West Sixty-fourth street, New York.
5. Bradford, William, 29 Madison street, New York.
6. Barry, James, 67 Oliver street, New York.
7. Bligen, Barney, 218 West Thirtieth street, New York.
8. Burke, John, 80 James street, New York.
9. Bayer, Julius, 45 West One Hundred and Seventeenth street, New York.
10. Brown, Frank, 40 West Sixty-fifth street, New York.
11. Bertucci, Guiseppe, 172 Mulberry street, New York.
12. Barrett, Peter J., 108 Bowery, New York.
13. Barber, Thomas J., 122 Canal street, New York.
14. Byrne, William, 208 Amsterdam avenue, New York.
15. Bennett, Ernest E., 208 Amsterdam avenue, New York.
16. Betts, Henry, 221 West Sixty-third street, New York.
17. Berrian, Franklin N., 15 West Sixty-third street, New York.
18. Burns, John E., 398 First avenue, New York.
19. Boylan, Thomas, 21 Batavia street, New York.
20. Burris, Ralph, 265 Broome street, New York.
21. Belz, Julius, 17 Forsyth street, New York.
22. Burns, William, 227 West Sixty-eighth street, New York.
23. Bowman, Sydney, 227 West Sixty-eighth street, New York.
24. Bowman, Louis, 227 West Sixty-eighth street, New York.
25. Bang, George, 270 Bowery, New York.
26. Calahan, Edward, 7 James street, New York.
27. Clancy, James, 29 Madison street, New York.

28. Caldwell, John, 151 West Twenty-sixth street, New York.
29. Clark, Alfred, 79 Oliver street, New York.
30. Cardwell, Henry, 27 Roosevelt street, New York.
31. Carney, John, 31 Roosevelt street, New York.
32. Campbell, William J., 119 West Sixty-first street, New York.
33. Caring, George, 206 West Sixty-second street, New York.
34. Clarke, Thomas, 5 Thompson street, New York.
35. Cordon, Thomas, 5 Thompson street, New York.
36. Cortes, William H., 218 West Thirtieth street, New York.
37. Clark, Patrick F., 49 West Sixty-fourth street, New York.
38. Cleveland, Fred W., 101 Broad street, New York.
39. Connor, Edward F., 13 First street, New York.
40. Cohen, Felix, 217 West Seventy-fourth street, New York.
41. Carney, James, 112 West Sixtieth street, New York.
42. Cohn, Max, 22 West Sixty-fifth street, New York.
43. Cox, Thomas J., 85 Bowery, New York.
44. Cogne, John, 133 West Sixtieth street, New York.
45. Carroll, Francis, 373 West Eleventh street, New York.
46. Claus, Charles, 100 Bowery, New York.
47. Caulfield, James, 121 Bowery, New York.
48. Day, alias Sly, John H., 289 Fulton street, Brooklyn.
49. Dempsey, Thomas, 29 Madison street, New York.
50. Dillon, Frank, 29 Madison street, New York.
51. Decoe or Ducoe, John, 133 West Twentieth street, New York.
52. Driscoll, John, 102 James street, New York.
53. Driscoll, William, 94 James street, New York.
54. Donnelly, John, 37 Catherine street, New York.
55. Dunn, Jeremiah, foot West Seventy-second street, New York.
56. Dillon, Joseph, 213 Bowery, New York.
57. Davis, Charles A., 208 Amsterdam avenue, New York.
58. Dunn, George, 28 West Sixty-fourth street, New York.
59. Daly, John, 41 Madison street, New York.
60. Danforth, Edward J., 49 West Sixty-sixth street, New York.
61. Dorgan, John, 583 Tenth avenue, New York.
62. Dobson, Frederick, 398 First avenue, New York.
63. Dester, John, 1 Forsyth street, New York.

64. Dunsbury, James, 100 Bowery, New York.
65. Denham, Frank L., 270 Bowery, New York.
66. Doyle, Joseph, 455 West Thirtieth street, New York.
67. Ellertson, Louis, 194 Park Row, New York.
68. Edwards, James, 265 Broome street, New York.
69. Evans, John, 31 James street, New York.
70. Edwards, Joseph, 52 South street, New York.
71. Eagan, Peter A., Bellevue Hospital, New York.
72. Frances, Eugene, 29 Roosevelt street, New York.
73. Fitzgerald, Alfred, 29 Roosevelt street, New York.
74. Farrell, Martin, 394 Water street, New York.
75. Ford, James, 218 West Thirtieth street, New York.
76. Farley, Daniel, 32 West Sixty-fourth street, New York.
77. Fuller, Robert, 28 West Fifty-fourth street, New York.
78. Fleischman, Daniel, 32 West Sixty-fourth street, New York.
79. Fagan, James, Port Richmond, Staten Island.
80. Flanagan, Joseph, 162 West Sixty-first street, New York.
81. Fogarty, Daniel, 21 Bowery, New York.
82. Flecke, red, 196 Christie street, New York.
83. Flynn, James, 431 Kent avenue, Brooklyn.
84. Floyd, James, 168 East One Hundred and Twenty-ninth street, New York.
85. Gorman, William, 29 Madison street, New York.
86. Gorden, Charles, 31 Roosevelt street, New York.
87. Goodman, John, 55 Bowery, New York.
88. Graner, Emil, 108 Third avenue, New York.
89. Gilbertson, Thomas, 26 Columbus avenue, New York.
90. Griffen, James J., 398 First avenue, New York.
91. Gibbons, John, 148 Bowery, New York.
92. Gordon, Phineas, 298 Broome street, New York.
93. Goldberg, Harry, 57 Hester street, New York.
94. Hooper, Anthony J., 192 Bleecker street, New York.
95. Hanaford, Andrew B., 192 Bleecker, street, New York.
96. Hures, John, 67 Oliver street, New York.
97. Homan, James, 27 Roosevelt street, New York.
98. Harris, Samuel, 155 West Sixty-sixth street, New York.

99. Henderson, Edward R., 127 West Sixty-seventh street, New York.
100. Heffernan, William F., 38 West Sixty-second street, New York.
101. Hogan, Frank, 208 Amsterdam avenue, New York.
102. Hill, Joseph, 28 West Sixty-fourth street, New York.
103. Hill, Charles, 28 West Sixty-fourth street, New York.
104. Hennessy, Francis, 28 West Sixty-fourth street, New York.
105. Heley, John, 23 Roosevelt street, New York.
106. Hogan, Joseph, Port Richmond, Staten Island.
107. Haley, James B., 398 First avenue, New York.
108. Hagan, James, 398 First avenue, New York.
109. Hunting, Dan, 196 Christie street, New York.
110. Herman, George, 11 Rivington street, New York.
111. Harnett, Edward, 251 West Sixtieth street, New York.
112. Hefferon, Thomas, 143 West Sixtieth street, New York.
113. Haas, John, Bellevue Hospital, New York.
114. Joy, Edward B., 169 Allen Street, New York.
115. Jerome, William, 29 Madison street, New York.
116. Jones, Thomas, 67 Oliver street, New York.
117. Joyce, John, 133 West Twentieth street, New York.
118. Jacobson, Wolf, 175 Ludlow street, New York.
119. Johnson, Ellery, 15 West Sixty-fourth street, New York.
120. Jeager, Frank A., 13 West Sixty-third street, New York.
121. Kelly, Michael, 31 Roosevelt street, New York.
122. Killen, James, 9 James street, New York.
123. Kennedy, John J., 32 West Sixty-fourth street, New York.
124. Kelly, John, 94 James street, New York.
125. Kahn, Eugene, 262 Bowery, New York.
126. Kessler, John, 28 West Sixty-fourth street, New York.
127. Keegan, Andrew G., 168 East One Hundred and Twenty-ninth street, New York.
128. Kelly, Joseph, 25 Roosevelt street, New York.
129. Kohler, George W., 121 Bowery, New York.
130. Klus, Charles, 398 First avenue, New York.
131. Kerrigan, John, 398 First avenue, New York.

132. Kennedy, Harry A., 121 Bowery, New York.
133. Knauer, Frank, 56 West Sixty-fifth street, New York.
134. Keenan, Joseph, 196 Christie street, New York.
135. Kennedy, William J., Bellevue Hospital, New York.
136. Kinsley, John E., 157 East Twenty-sixth street, New York.
137. Lee, Thomas H., 143 Amsterdam avenue, New York.
138. Lequex, Thomas, 9 James street, New York.
139. Lipschitz, Samuel, 213 Bowery, New York.
140. Lerner, Jacob, 434 Pearl street, New York.
141. Lederman, John Isaac, 17 Forsyth street, New York.
142. Lane, John F., 319 Broome street, New York.
143. Lavine, Mark, 109 Ludlow street, New York.
144. Lichtman, Harry, 110 Hester street, New York.
145. Lacy, James C., 105 Bowery, New York.
146. Levy, Abraham, 68-70 Stanton street, New York.
147. Murray, John, 29 Roosevelt street, New York.
148. Monroe, Joseph, 29 Roosevelt street, New York.
149. Morse, William, 34 West Sixty-fifth street, New York.
150. Murphy, Edward, 29 Madison street, New York.
151. Murphy, David, 31 Roosevelt street, New York.
152. Murphy, John J., 223 Mott street, New York.
153. Marquart, G. F., 108 Fourth avenue, New York.
154. Murphy, George, 9 James street, New York.
155. Morse, William, 34 West Sixty-fifth street, New York.
156. Murray, William, 2 James street, New York.
157. Meyer, Fred, 37 Stanton street, New York.
158. Mayer, Ernest, 37 Stanton street, New York.
159. May, William, 208 Amsterdam avenue, New York.
160. Marks, David, 28 West Sixty-fourth street, New York.
161. Moore, Alexander, 170 West Sixty-fifth street, New York.
162. Moran, Charles T., 7 West Sixty-third street, New York.
163. Mullins, Michael, 31 Roosevelt street, New York.
164. Murphy, William, 37 Oak street, New York.
165. Murphy, David, 37½ Oak street, New York.
166. Murray, John, 31 James street, New York.
167. Miller, Frederick, 398 First avenue, New York.

168. Murray, Patrick, 28 West Sixty-fourth street, New York.
169. Munden, Sidney, 283 Broome street, New York.
170. Mueger, Fred, 196 Christie street, New York.
171. Martin, Robert, 3 Roosevelt street, New York.
172. Meala, Giovanni, 111 Mulberry street, New York.
173. Murtha, James, 216 Amsterdam avenue, New York.
174. Miller, Bernhard, 125 Bowery, New York.
175. Miller, John or Joseph, 13 Forsyth street, New York.
176. Miller, James, Bellevue Hospital, New York.
177. Maher, Edward, 163 West Sixty-sixth street, New York.
178. Mullican, Roscoe, 168 Forsyth street, New York.
179. Mayse, William, 168 Forsyth street, New York.
180. Moriorello, Giorgio, 146 Mulberry street, New York.
181. Martin, Harry, 155 West Sixty-sixth street, New York.
182. Meyer, William D., 187 Bowery, New York.
183. McNally, Peter, 29 Madison street, New York.
184. McNally, Cornelius, 120 White street, New York.
185. McKenna, John, 159 West Sixty-eighth street, New York.
186. McCue, Peter, 159 West Sixty-eighth street, New York.
187. McEvoy, Thomas, 16 West Sixty-fifth street, New York.
188. McMahon, James J., 80 James street, New York.
189. McCarthy, John, 77 Oliver street, New York.
190. McIlduff, Edward F., ————————, Brooklyn.
191. Mack, John, 33 Madison street, New York.
192. MacGlynn, Henry, 80 Park Row, New York.
193. McCarthy, Thomas, 80 Park Row, New York.
194. McNally, Michael, 3 Mulberry street, New York.
195. McInerny, Martin, 398 First avenue, New York.
196. McMeeken, William, 398 First avenue, New York.
197. McLoughlin, George, 165 West One Hundred and Seventh street, New York.
198. McKenzy, John F., 17 Forsyth street, New York.
199. McGuiley, Patrick, Bellevue Hospital, New York.
200. McIntyre, John F., ————————, New York.
201. Nasnanetti, Nicoloni, Richmond county, Staten Island.
202. Nolan, Patrick, 34 Madison street, New York.

203. Nagle, Michael, 78 Fulton street, Brooklyn.
204. Nagle, Morris, 17 Myrtle avenue, Brooklyn.
205. Nixon, William, 217 West Seventy-fourth street, New York.
206. Nepton, John, 398 First avenue, New York.
207. Nenschaffer, Christian, 7 Forsyth street, New York.
208. Nugent, John, 228 Withers street, Brooklyn.
209. O'Brien, Thomas, 11 James street, New York.
210. O'Brien, Thomas, 55 Cherry street, New York.
211. O'Connor, Michael, 102 James street, New York.
212. O'Brien, John, foot West Seventy-second street, New York.
213. O'Keeffe, John, 25 Roosevelt street, New York.
214. O'Brien, John, 124 Roosevelt street, New York.
215. Owens, Edward, 170 West Sixty-fifth street, New York.
216. Purcell, James, 4 James street, New York.
217. Peters, Frank, 102 Allen street, New York.
218. Pease, Oakley, 98 Bowery, New York.
219. Reynolds, Frank, 29 Roosevelt street, New York.
220. Russell, Thomas, 29 Madison street, New York.
221. Rogers, William, 77 Oliver street, New York.
222. Ray, John, 79 Oliver street, New York.
223. Rilley, James, 61 Oliver street, New York.
224. Roylstron, James, 159 West Sixty-eighth street, New York.
225. Ryan, William, 78 James street, New York.
226. Ryan, James, 70 Summit street, Brooklyn.
227. Ryan, Thomas, 32 West Sixty-fourth street, New York.
228. Reardon, Timothy, 205 West Sixty-third street, New York.
229. Rees, William A., 6 Catherine slip, New York.
230. Russell, Edward, 13 First street, New York.
231. Rogers, Joseph, 208 Amsterdam avenue, New York.
232. Rice, Henry, 217 West Seventy-fourth street, New York.
233. Rudolf, George, 217 West Seventy-fourth street, New York.
234. Roth, William, 32 West Sixty-fourth street, New York.
235. Rosenthal, Bernard, 32 West Sixty-fourth street, New York.
236. Ryan, James J., 562 Seventh avenue, New York.
237. Reilly, John, 166 Park Row, New York.
238. Ryan, Thomas J., Fordham Hospital, New York.

239. Robbins, Charles, 30 West Sixty-fourth street, New York.
240. Rosenberg, Abe, 179 Orchard street, New York.
241. Rame, Martin D., 100 Stanton street, New York.
242. Rooney, Daniel H., 81 Orchard street, New York.
243. Statz, William, 325 Broome street, New York.
244. Smith, John J., 29 Roosevelt street, New York.
245. Sullivan, William, 29 Roosevelt street, New York.
246. Slevin, Patrick, 29 Madison street, New York.
247. Spicer, Michael, 218 West Thirtieth street, New York.
248. Smith, Henry, 81 Oliver street, New York.
249. Smith, George, 42 Henry street, New York.
250. Smith, Henry, 9 James street, New York.
251. Smith, John H., 13 First street, New York.
252. Sherry, James, 98 Bowery, New York.
253. Shanahan, Patrick, 208 Amsterdam avenue, New York.
254. Stevens, Edward, 23 West Sixty-fifth street, New York.
255. Stevens, Edwin, 28 West Sixty-fourth street, New York.
256. Schaeffer, Charles, 23 West Sixty-fifth street, New York.
257. Sullivan, Thomas, 28 West Sixty-fourth street, New York.
258. Shelley, Thomas H., 28 West Sixty-fourth street, New York.
259. Stern, William, 33 Madison street, New York.
260. Santry, Edward J., 80 Park Row, New York.
261. Smith, William, 100 James street, New York.
262. Smith, Peter, 41 Bowery, New York.
263. Sullivan, James, 3 Mulberry street,New York.
264. Sommerfield, Harry, 7 West Sixty-third street, New York.
265. Scott, Lewis, 170 Christie street, New York.
266. Sullivan, Daniel, 17 Forsyth street, New York.
267. Smith, Nicholas, 19 Atlantic avenue, Brooklyn.
268. Smith, Daniel, 67 Second avenue, New York.
269. Schmidt, Charles C., Bellevue Hospital, New York.
270. Simpson, John, Bellevue Hospital, New York.
271. Smith, John, 433 West Thirtieth street, New York.
272. Stone, William, 455 West Thirtieth street, New York.
273. Smith, George, 300 Bowery, New York.
274. Sullivan, Michael, 105 Bowery, New York.

275. Schmidt, Valentine, 144 West Tenth street, New York.
276. Thompson, Robert S., 34 West Sixty-fifth street, New York.
277. Thompson, John, 29 Madison street, New York.
278. Tobin, Charles, 32 West Sixty-fourth street, New York.
279. Thomson, James, 32 West Sixty-fourth street, New York.
280. Thompson, William, 34 West Sixty-fifth street, New York.
281. Thompson, Robert S., 34 West Sixty-fifth street, New York.
282. Turner, George H., 398 First avenue, New York.
283. Tiemann, Hugo, 398 First avenue, New York.
284. Tuzio, Nicola, 57 Crosby street, New York.
285. Thomas, Max, 108 Forsyth street, New York.
286. Thompson, W., 98 Bowery, New York.
287. Tuttle, W. G., 164 West One Hundred and Forty-first street, New York.
288. Williams, Frank, 29 Madison street, New York.
289. Wolff, Charles, foot West Seventy-second street, New York.
290. Watkins, Dr. Clen, 221 West Sixty-third street, New York.
291. Wilson, Edward, 100 St. Nicholas avenue, New York.
292. Ward, Edward A., 25 Bowery, New York.
293. Winters, Harry, 28 West Sixty-fourth street, New York.
294. Williams, John, 207 West Sixty-third street, New York.
295. Wall, Pink, 229 West Sixty-third street, New York.
296. Whalen, James, 398 First avenue, New York.
297. Wood, Thomas, 398 First avenue, New York.
298. Woodford, Thomas, 112 West Sixty-first street, New York.
299. Wallace, Henry F., 168 Forsyth street, New York.
300. Waters, John, 449 West Thirty-third street, New York.

EIGHTY-FIRST ANNUAL REPORT

AND

DOCUMENTS

OF THE

NEW YORK INSTITUTION

FOR THE

Instruction of the Deaf and Dumb

TO THE

LEGISLATURE OF THE STATE OF NEW YORK.

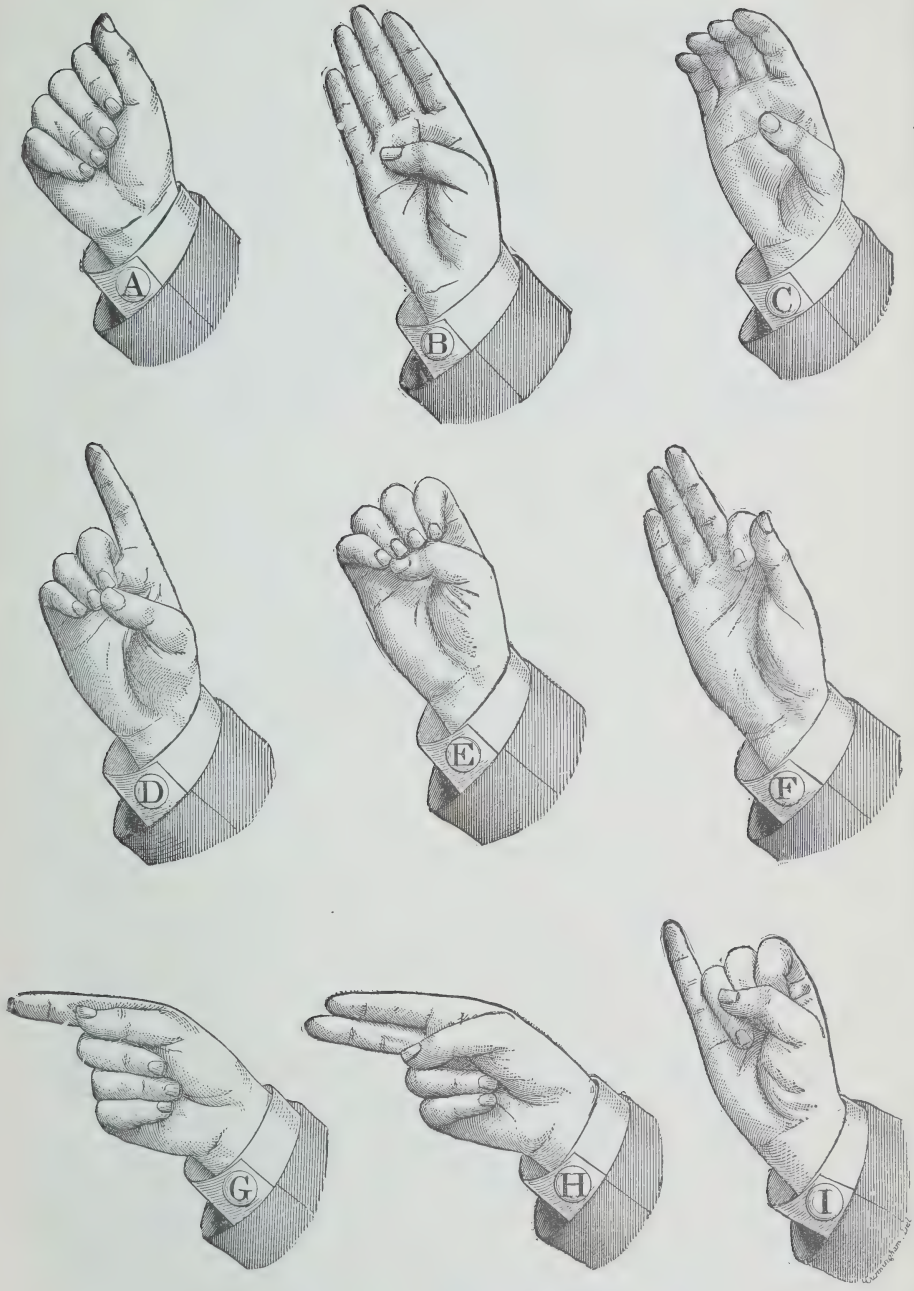
FOR THE YEAR 1899.

TRANSMITTED TO THE LEGISLATURE FEBRUARY 5, 1900.

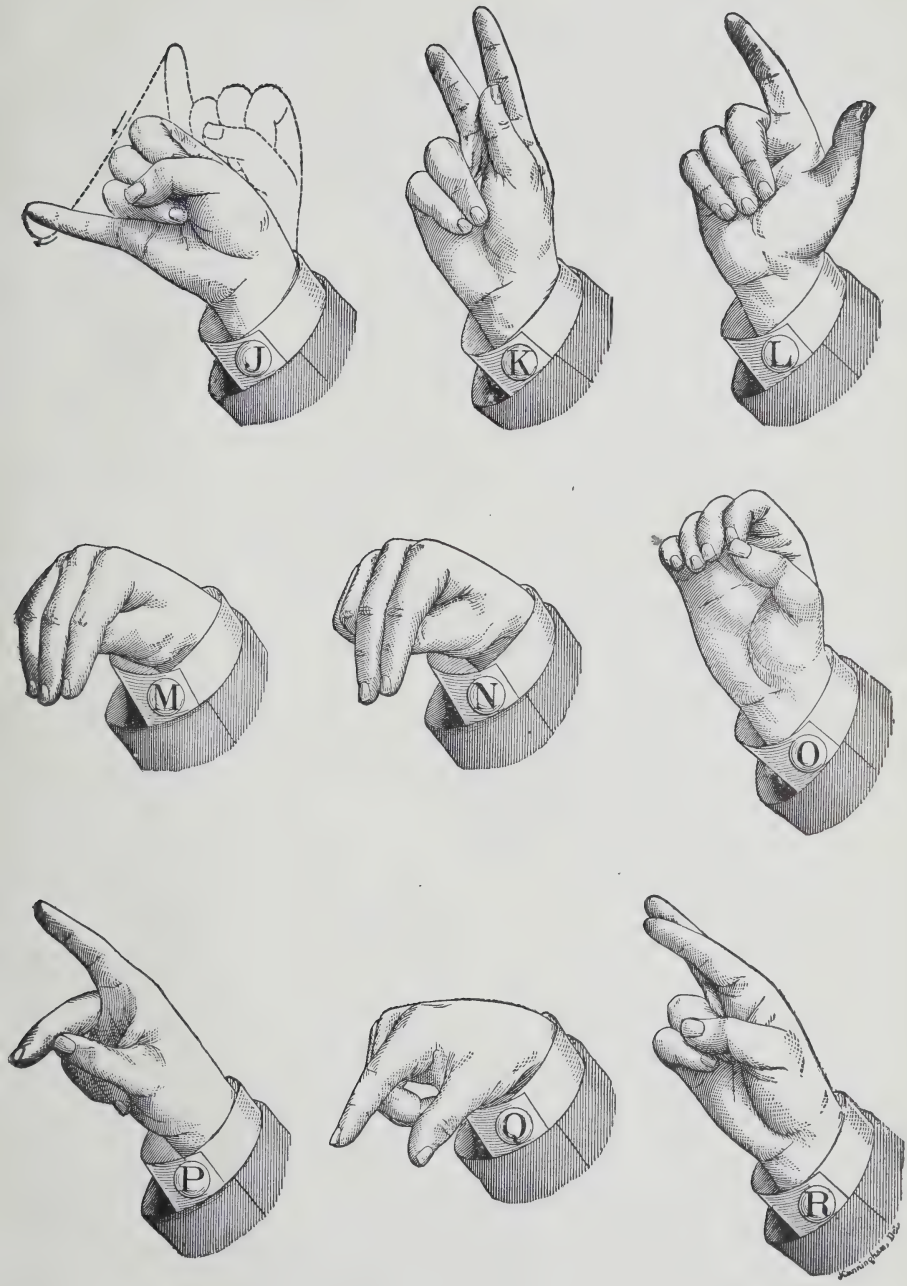
ALBANY:
JAMES B. LYON, STATE PRINTER.
1900.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

VIEW FROM THE MALE KINDERGARTEN BUILDING.



American Manual Alphabet.



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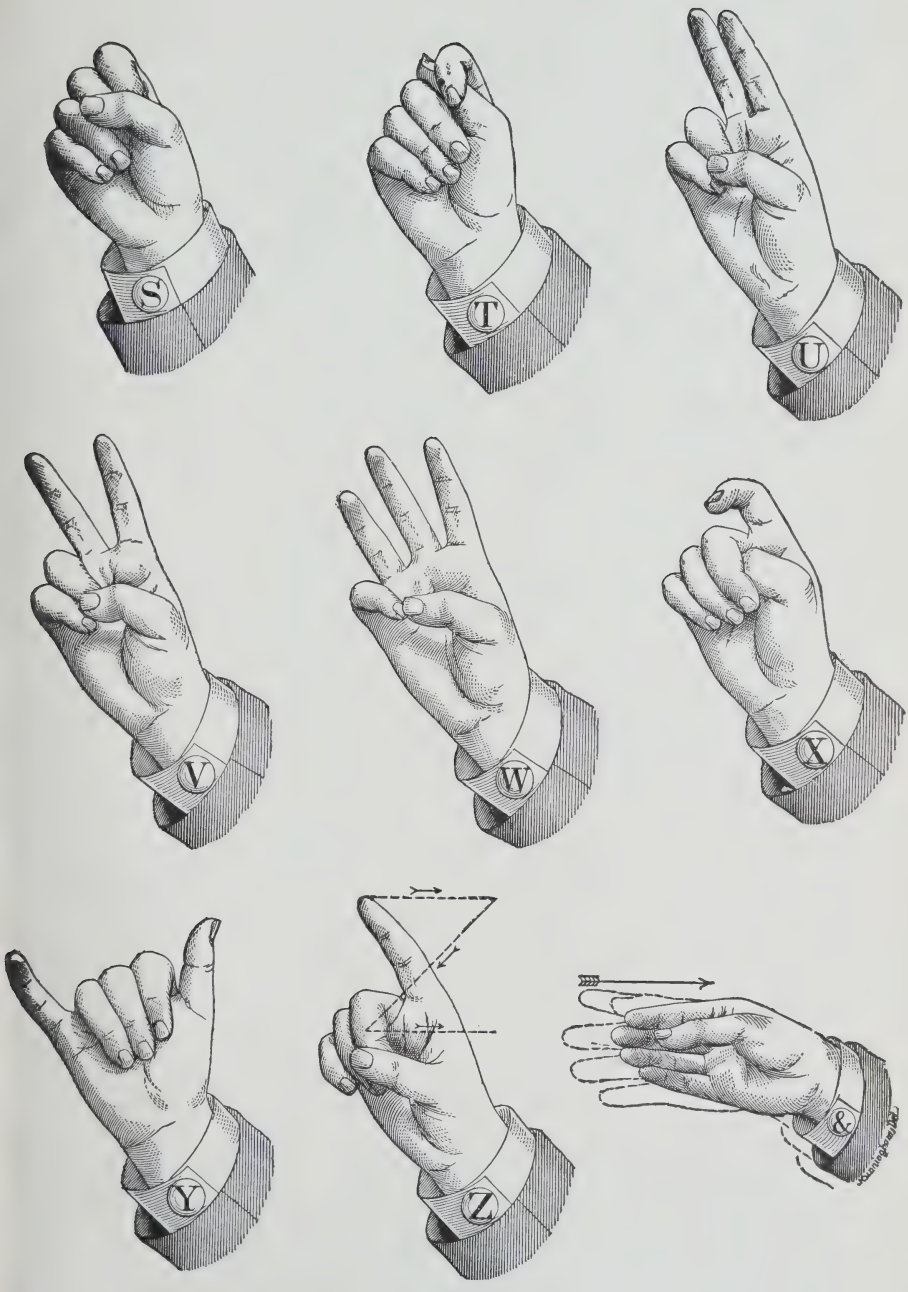

American Manual Alphabet.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Main Building from the Southwest—150 x 55 Feet, with Two Wings, Each 120 x 46 Feet.

NEW YORK INSTITUTION

FOR THE

Instruction of the Deaf and Dumb,

BROADWAY AND 163D STREET.

The First Established Oral School for the Deaf in the United States.

Chartered 1817. **Opened 1818.**

A FREE SCHOOL FOR ALL DEAF CHILDREN OF THE STATE.

Total number of pupils who have received instruction during the eighty-one years since its organization, 3,790.

Every known instrument or aid which is of value in their education is used. Lip-reading and articulation are taught to all. Education of the ear where there is a remnant of hearing. A course of study equivalent to that of common schools and academies. A mechanical trade is given to each pupil. Classes in cooking for the pupils. Thorough instruction in all departments of art a special feature of this institution. A completely equipped gymnasium under the supervision of a physical director has been provided. A department for instruction in floriculture has been established. Military drill for the boys.

The institution is delightfully situated on a high bank overlooking the Hudson, at a point where West One Hundred and Sixty-third street would, if opened, intersect the Twelfth avenue. The entrance to the grounds, which embraces about twenty-three acres, is at Broadway and One Hundred and Sixty-third street.

All correspondence regarding the admission of pupils should be addressed to the Principal,

ENOCH HENRY CURRIER, M. A.

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EDWARD M. TOWNSEND.

Secretary.

THATCHER M. ADAMS.

First Class—Term expires May, 1900.

REV. THOMAS GALLAUDET, D. D.,
EUGENE DELANO,
JOHN L. TONNELE,
JOHN T. TERRY,
FRANCIS V. GREENE,
CHARLES A. LEALE, M. D.,
W. M. V. HOFFMAN,
SAMUEL RIKER.

Second Class—Term expires May, 1901.

HEWLETT SCUDDER,
HON. E. L. FANCHER, LL. D.,
AVERY T. BROWN,
EDWARD M. TOWNSEND, JR.,
REV. CHARLES A. STODDARD, D. D.,
EVERETT HERRICK, M. D.,
JAMES B. FORD,
(One vacancy).

Third Class—Term expires May, 1902.

MORRIS K. JESUP,
EDWARD M. TOWNSEND,
THATCHER M. ADAMS,
SAMUEL R. BETTS,
JAMES O. SHELDON,
WARREN E. DENNIS,
EDWIN LANGDON,
ARCHIBALD D. RUSSELL.

STANDING COMMITTEES.

Executive Committee.

JOHN T. TERRY, Chairman.

JAMES O. SHELDON,
FRANCIS V. GREENE,
SAMUEL RIKER,
ARCHIBALD D. RUSSELL.

Finance Committee.

JAMES B. FORD, Chairman.

W. M. V. HOFFMAN,
EDWIN LANGDON.

Committee of Instruction.

CHARLES A. LEALE, M. D., Chairman.

AVERY T. BROWN,
ARCHIBALD D. RUSSELL,
EDWARD M. TOWNSEND,
SAMUEL R BETTS.

Law Committee.

HON. ENOCH L. FANCHER, LL. D., Chairman.

THATCHER M. ADAMS,
SAMUEL RIKER.

Library Committee.

AVERY T. BROWN, Chairman.

EDWARD M. TOWNSEND, JR.,
WARREN E. DENNIS.

Committee on Nominations.

MORRIS K. JESUP, Chairman.

REV. CHARLES A. STODDARD, D.D.,
AVERY T. BROWN.

Ladies' Committee.

MISS HARRIET TABER, Chairman.

MISS CAROLINE H. PATTERSON, Secretary.

MISS M. B. REID, Treasurer.

MRS EDWARD M. TOWNSEND,
MISS CAROLINE DELANO,
MRS EDGAR S. AUCHINCLOSS,
MRS. JAMES R. TOWNSEND,
MRS. WILLIAM W. HEATON,
MRS. SAMUEL RIKER,
MRS. HENRY A. OAKLEY,
MRS. CHARLES A. STODDARD,
MRS. EDWARD M. TOWNSEND, JR.,
MISS V. B. GALLAUDET,
MRS. WILLIAM SPEIDEN,
MRS. HENRY M. DAY.

EDUCATIONAL DEPARTMENT.

Principal.

ENOCH HENRY CURRIER, M. A.

Professors and Teachers.

THOMAS FRANCIS FOX, M. A., Senior Assistant and Librarian.

WILLIAM G. JONES, M. A.,
ISAAC B GARDNER,
EDWARD P. CLARKE, M. A.,
EVA E. BUCKINGHAM,
EDWARD S. BURDICK,
MARY L. BARRAGER,
ETHEL R. C. CAPARN,
AMELIA E. BERRY.

Kindergarten.

MARGARET S. McGILL, Directress.

LENA STRYKER,
ANNIE DENNY WARD,
KATHERINE L. GEORGE,
HELEN B. ANDREWS,
EDNA B LEWIS,
ELIZABETH M. BURGESS,
ALLIS M. TOWNSEND.

Special Teachers of Articulation.

PRUDENCE E. BURCHARD,
GRACE H. STRYKER,
STELLA B. HANMER,
A. LOUISE STEADMAN,
MABEL B. WELLS,
HELEN B. ANDREWS,
HARRIETT C. HALL,
FLORENCE G. S. SMITH,
AGNES MARCH,
LENA P. FORSYTHE.

Department of Industrial and Technical Art.

GABRIELLA MARIE LEPRINCE.

Department of Lip-Reading, Articulation and Aural Development.

HELEN B. ANDREWS,
EVA E. BUCKINGHAM,
MARGARET S. McGILL,
KATHERINE L. GEORGE,
ISAAC B. GARDNER,
EDWARD S. BURDICK,
ANNIE DENNY WARD,
A. LOUISE STEADMAN,
LENA P. FORSYTHE,
MABEL B. WELLS,
ALLIS M. TOWNSEND,
GRACE H. STRYKER,
PRUDENCE E. BURCHARD,
HARRIETT C. HALL,
FLORENCE G. S. SMITH,
STELLA B. HANMER,
ETHEL R. C. CAPARN,
LENA STRYKER,
EDNA B. LEWIS,
ELIZABETH M. BURGESS,
AMELIA E. BERRY,
AGNES MARCH,
EDWARD P. CLARKE.

Instructor of Military Tactics.

WILLIAM HENRY VAN TASSELL.

Physical Director.

TREVANION G. COOK.

Principal's Secretary.

LeGRAND B. RANDALL.

THE HOUSEHOLD.

Principal.

ENOCH HENRY CURRIER, M. A.

Attending Physician.

EDWARD H. ROGERS, M. D.

Consulting Physicians.

EVERETT HERRICK, M. D. CHARLES A. LEALE, M. D

Opthalmologist.

FRANKLIN D. SKEEL, M. D.

Dentist.

CHARLOTTE E. BENTON, D. D. S.

Steward.

CURTIS WILCOX.

Assistant Steward.

HUGH CONLEY SEWARD.

Clerk

WILLIAM H. VAN TASSELL.

Accountant.

JOHN V. MILLER.

Matron.

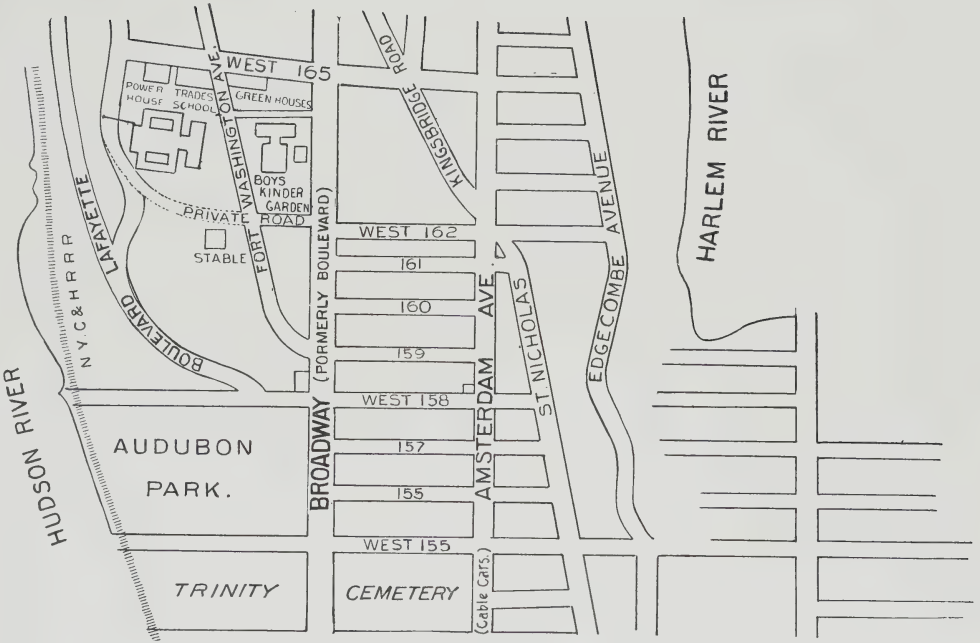
Mrs. JULIA F. WILCOX.

Assistants.

Miss PRUDENCE LEWIS, Miss MYRA M. LONG,
Mrs. MARY E. LOESER, Miss LOUISE E. HOBBS,
Miss MARY LEWIS.

Nurse.

Miss ANNIE GORRISON.



Situation of the Buildings of the New York Institution for the Instruction of the Deaf and Dumb.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Entrance Hall—55 x 20 Feet.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB

ACADEMICAL BUILDING – 150 x 55 FEET.

Tutors.

W. H. VAN TASSELL,
W. G. SHANKS,
C. W. VAN TASSELL,
ANNIE L. DOHERTY,
LAURA WALLACE,
ORA CLEMENTSON,
JENNIE ARCHIBALD,
EMMA MAKINSON,
LUCRETIA CORE,
AGNES CRAIG,
MARY H. MOORES,
VIRGINIA MOORE,
SADIE DOHERTY,
JOSIE HAGENBUCKLE,
BARBARA HUNKER.

Engineer.

JOSEPH H. BANKS.

Assistants.

WALTER COOK.
CHARLES RAYMOND,
FREDERICK BUZZEE.

Night Supervisors.

WILLIAM L. HANSON,
W. R. WILSON,
WILLIAM C. BURDICK,
MAGGIE DONLAN.

TRADE SCHOOLS.

Principal.

ENOCH HENRY CURRIER, M. A.

MASTERS.

Printing.

EDWIN A. HODGSON, M. A.

ANTHONY CAPELLI, Assistant.

Carpentry and Cabinet Making.

EDWARD CLEARWATER.

WILLIAM J. LINDER, Assistant.

Tailoring.

ISAAC SHERMAN.

Horticulture.

ARTHUR K. PETTIT.

HAROLD R. HAMPTON, Assistant.

Gardening.

ALBERT METZGER.

Baking.

THOMAS BEATTY.

Dressmaking.

EMMA KELLY

ALICE FOX.

Shirtmaking.

IDA McCLURE.

Plain Sewing.

FRIDA FROLING.

Cooking.

Mrs. JULIA P. HOTCHKIN.

STATE OF NEW YORK.

No. 55.

IN ASSEMBLY,

FEBRUARY 5, 1900.

EIGHTY-FIRST ANNUAL REPORT.

The Board of Directors of the New York Institution for the Instruction of the Deaf and Dumb respectfully submit to the Legislature of the State of New York their eigthy-first annual report, embracing the year ending September 30, 1899.

The reports of the principal, of the other officers of the institution, and of the annual examination, and the report of the treasurer, are submitted herewith.

The health of the pupils during the year has been remarkably good; one death only has occurred among them at the institution, from cerebro spinal meningitis. The gymnastics and military drill have aided very greatly in improving the physique of the pupils, and reducing the number of minor ailments.

During the year there were enrolled 466 pupils; 361 males and 165 females. We call attention to the remarks of the principal on the causes of deafness among the pupils, and on the system of instruction, showing that every form of instruction is used that produces practical results, and is fitted to the peculiarities of the pupil; also to the fine condition of the library, the course

of training, and the recapitulation of industries, the remarks about the deaf-blind, and the schedule of the pupil's day.

Changes in the corps of instructors have occurred by the retirement of Miss Ida Montgomery, after about forty years connection as pupil and teacher, and by the death of Mr. Charles Wesley Van Tassell, who had, as pupil and teacher, spent forty-three years of his life in the institution.

There have been changes in the Board also. Messrs. William Greenough, Walter H. Lewis and Benjamin Perkins have resigned, and the places of two of them have been filled by the election of Messrs. Warren E. Dennis and Eugene Delano. One vacancy still exists.

The receipts for State and county scholarships were $120,255.95. The receipts from pay pupils and other sources amounted to $3,322.64, and the expenditures were $130,212.18. The sum of $6,633.59 was borrowed from the real estate and building fund to meet deficit.

Since our last report we have lost by death Isaac Lewis Peet, LL.D., our emeritus-principal, and Charles Wesley Van Tassell, a valued teacher of long standing. Accounts of their lives, and of the funeral exercises on the occasion of their death, will be found in the appendix of the report.

At the risk of being characterized as importunate, we must again urge upon your honorable body legislation on the following matters:

1. The increase of State scholarships for pupils to $300 per annum for each pupil.

2. A compulsory education law for deaf children, which shall also prevent parents from taking their children away before the end of the full term authorized by law.

3. An amendment to the existing laws, which shall make a residence of one year in the State, instead of three, sufficient for the admission of pupils to State scholarships.

4. An amendment to existing laws, whereby the education of the deaf shall be wholly provided for by the State, instead of by the counties from the age of 5 to 12 years, and by the State after that age, so that the State Superintendent of Public Instruction *only* shall have the appointment and supervision of all deaf children of school age resident in the State.

Thanking your honorable body for your just and liberal treatment in the past, and assuring you of our determination, in the execution of our trust, to avail ourselves of every possible improvement in methods and management, to the end that the greatest opportunities and advantages may be offered to the unfortunate class under our charge, we respectfully submit this report.

ENOCH L. FANCHER,

President.

THATCHER M. ADAMS,

Secretary.

REPORT OF THE PRINCIPAL.

To the Board of Directors of the New York Institution for the Instruction of the Deaf and Dumb:

Gentlemen.—Agreeably to the requirements of the by-laws, it is my pleasure to submit for your consideration the eighty-first annual report of this institution, for the year ending September 30, 1899.

In the rapid sequence of events of interest, it is a difficult matter, without trespassing at too great length upon your time, to make a full record. A community numbering upwards of 600, within twelve months, affords opportunity for the writing of an extended history, hence, the difficulty in the preparation of an annual report consists solely in the character of the elimination.

HEALTH.

It therefore seems fitting that health should be the first subject to which your attention should be directed, for, without a good measure thereof, the objects for which the institution was established could not be attained. During the period under review but a single death has occurred within the institution.

On December 13th, at the age of 17, from cerebro-spinal-meningitis, died James Belch, sergeant-major of the cadet battalion, who has left the pleasing memory which belongs to a character that exhibited, not only patient effort and obedient service, but also a high regard for all the requirements of life.

When the physical status of the pupils of this institution is considered, a condition more frequently caused by severe sicknesses, which have reduced vitality to a low degree, the record of the past year is in itself a sufficient proof of the care that is given to matters hygienic and sanitary.

ATTENDANCE.

The attendance during the year has been as follows: 466 pupils, of whom 301 were males and 165 females, supported as shown in the following table:

	Males.	Females.	Total.
By the State	146	82	228
By the counties	125	65	190
Part of year by State and part of year by counties	17	9	26
By parents and guardians	4	6	10
By the institution	4	1	5
By State and institution	3	2	5
By counties and institution	2	.....	2
	301	165	466

Of the foregoing pupils, 168 were born deaf, 106 became deaf under the age of two years, 140 became deaf after the age of two and before the age of five years, 51 became deaf between the age of five and twelve years, and 1 after attaining the age of twelve.

The causes of deafness were given by the parents as follows: Scarlet fever, 53; cerebro-spinal-meningitis, 44; brain trouble, 47; falls, 42; measles, 23; typhoid fever, 17; convulsions, 15; fevers (various) 12; catarrh, 11; diphtheria, 9; scrofula, 7; pneumonia, 7; croup and colds, 4; whooping cough, 8; cramps, 8; mumps, 3; fright, 3; and from causes unknown, 153.

SYSTEM OF INSTRUCTION.

To provide for the satisfactory education of pupils whose mental condition presents so great variety of form, would seem to require a broadly eclectic system of instruction, which should at the same time be sufficiently flexible to enable each individual to receive training along the lines that would the soonest reach his perceptive powers and tend to lead out and strengthen whatever mentality he might possess. This is the premise from which the present methods used in this institution have been evolved, and hence every known plan, device or artifice is employed.

No single system has been here employed because it was *the* system. Any system, however far from the popular it may be, that is found to produce practical results has been used. The proper test of the value of the work of a school is not in the magnificent percentages shown by a single examination along a single line of study, nor how well the English language may be used or understood at the demand of the teacher, but the practical test is obtained ten years after graduation by the respect with which the deaf-mute is regarded in the community in which he dwells and the success he has attained in providing maintenance and support. Hence, when out of a total of 3,790 of those who have been educated here, less than 100 have been found to be unable to successfully care for themselves after graduation, it would seem to warrant the assertion that an eclectic, rather than a single, confined, system is desirable.

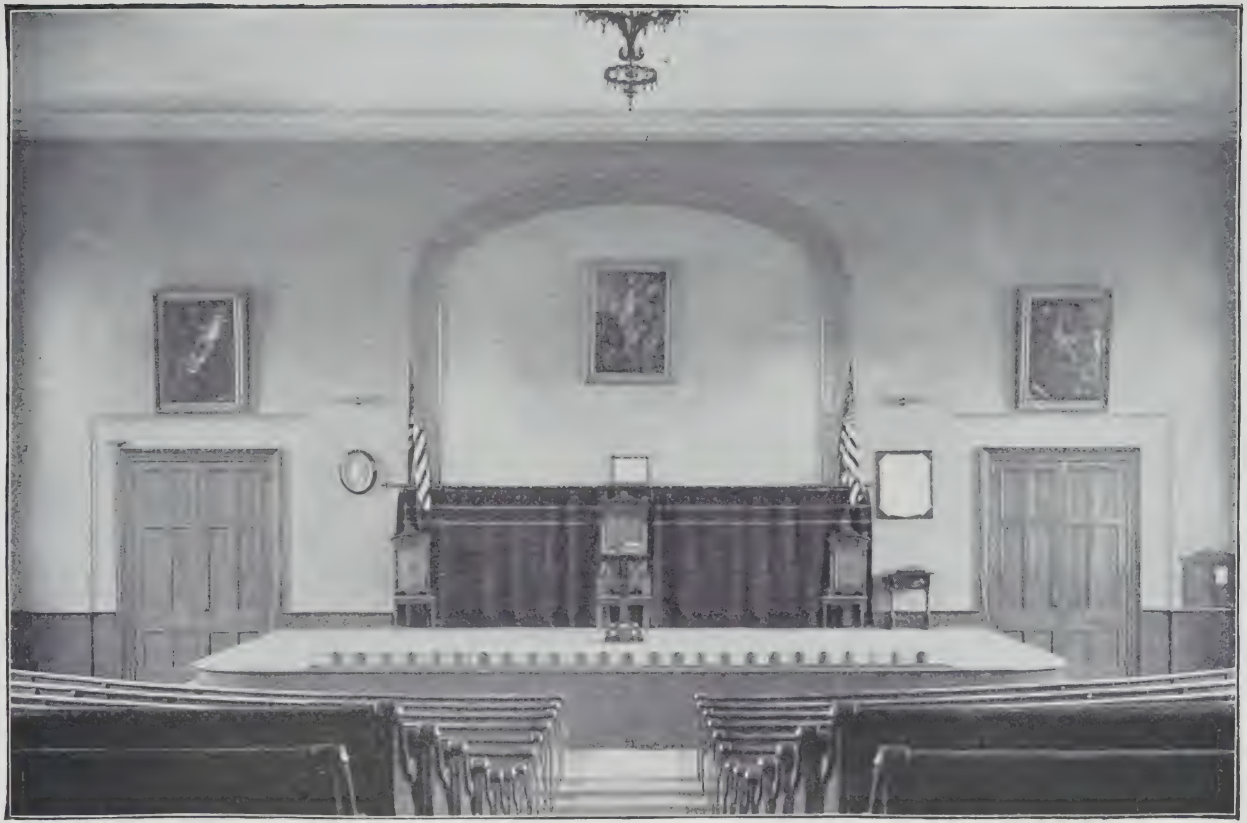
To instruct the 466 pupils in attendance during the year, 44 teachers, including the principal, have been employed, 30 being engaged in classrooms and 14 in the trade schools. The advanced school department had 34 classes, divided into two divisions, and the kindergarten 10 classes. By this plan, the advanced pupils

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

ROTUNDA, SHOWING ENTRANCE TO THE CHAPEL.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Rotunda, Showing Entrance to the Chapel.



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

The Chapel in Main Building—80 x 60 x 30 Feet.

have been enabled to spend half the day in school and half the day in trades school, and thus afforded an equal opportunity for the development of the mind and the hand.

Supplementing this, physical training has been given in the gymnasium, by regular and systematic exercises, for the correction of defects in body formation, and the military drill for inculcating a unity of action, coupled with a ready and cheerful obedience to a controlling mind.

As an incentive to effort, prizes are given at the close of the school year for proficiency in the various lines of study and occupation. Nothing, in fact, is left undone to induce the students to make earnest endeavor to develop well rounded, symmetrical characters.

As potent factors to encourage individual investigation and research, we have a museum of illustrative apparatus, a library of 7,634 volumes and 16,172 pamphlets, supplemented by 23 shares in the Mercantile Library Association, and by advantages afforded by the Washington Heights Free Library, which is located convenient to the institution. In connection with these factors of stimulation of the reading habit among the pupils, it is proper to call your attention to the important service rendered by our Fanwood Literary Association, in affording opportunity for the public presentation of what has been read by the pupils. Every class of the school represented in this literary association is called upon one or more times throughout the year for public readings, and is also required to furnish representatives for open debate. In this way there have been given by the pupils, eighteen readings, four declamations, four debates and three entertainments of a dramatic character. The program for the past year included

also a specially arranged series of lectures, given by the principal and professors, dealing more particularly with the war between the United States and Spain. The subjects were presented in the following order: "Rise and Decadence of the Spanish Empire;" "Causes of the Spanish-American War;" "Cuba, its People, Products and Government;" "The Organization of the Army of the United States;" "The United States Navy;" "The Destruction of the Battleship Maine;" "The Philippine Islands, and the Naval Engagement of Manila Bay;" "The Destruction of Cervera's Fleet;" "The Puerto Rico Campaign;" "The Peace Commission;" "Harvey Prindle Peet, LL. D.;" "Thomas Hopkins Gallaudet, D. D.," and two readings, "Cyrano De Bergerac" and "Richelieu."

The very large number of children under the age of nine years made it necessary to employ kindergarten methods, and since five years is the lower age limit at which children are received, the kindergarten and kitchen gardening have been arranged to cover a period of four years. Training in speech, speech-reading and penmanship is also begun, and the entire school day of the children assigned to this department is occupied in classrooms.

The following is the course:

KINDERGARTNING.

First Year.

Simple exercises and games for training the senses.

Seeds. Classify. Practice names. Arrange in simple designs.

First gift.—Worsted balls of standard colors. Practice names of colors. Games which cultivate the faculties of attention, order, imagination, comparison, etc.

Beads.—Small colored wooden spheres, cubes and cylinders, used for stringing. Practice names of colors and forms.

Peg boards.—Arrange colored pegs on boards in original designs. Sewing simple outline forms on perforated cards. Practice names of forms.

Cutting out pictures of clothing and furniture for scrap books. Practice names of materials used.

Folding squares of colored papers into simple forms.

Chains made of colored papers and straws.

Weaving colored paper mats in simple patterns.

Second Year.

Second gift.—Wooden spheres, cubes and cylinders. Practice names of forms and describe parts. Invent games.

Third gift.—Small cubes for building.

Sticks.—One to five inches in length. Measure sticks. Place in various positions from dictation.

Seeds.—Continuation of first-year work.

Beads.—Continuation of first-year work.

Sewing.—Continuation of first-year work.

Weaving.—Similar to work of first year. Inventing new patterns.

Folding.—Squares folded from dictation.

Parquetry.—Arranging one-inch squares of colored paper in simple designs and mounting on cards.

Drawing.—Simple outline forms of leaves, fruit, etc.

Clay modeling.—Forms based on the sphere.

Third Year.

Tablets.—Wooden squares and triangles. Practice names of forms and describe parts. Make original designs.

Fifth Gift.—Cubes divided into halves and quarters, used in building. Describe combinations of parts, using simple sentences.

Rings.—Whole, half and quarter steel rings, used in designing. Learn names of rings. Invent designs.

Second, third and fourth gifts.—Continuation of second-year work.

Sewing.—Similar to work of second year, with more difficult patterns.

Folding.—Continuation of second-year work.

Parquetry.—Using squares and triangles in designing. Refer to second-year work.

Drawing and painting.—Leaves, fruits and flowers.

Basketry.—Weaving small baskets and furniture of splints and reeds.

Clay modeling.—Forms based on the sphere and cube.

Fourth Year.

Fifth gift.—Advanced work in building and language.

Tablets.—Advanced work in designing.

Rings.—Advanced work in designing and language.

Nature study.—Studying and drawing natural objects, suggested by the season of the year, with written descriptions.

Drawing and painting.—Continuation of third-year work.

Parquetry.—Refer to work of third year.

Modeling.—Objects based on the sphere, cube and cylinder.

Basketry.—Similar to third-year work.

KITCHEN GARDENING.

Second, Third and Fourth Years.

Washing.—Exercises with toy tub, washboard, wringer, etc. Reading directions from teacher's lips. Describing actions in simple language.

Ironing.—Exercises with toy ironing-board, flat iron, etc. Practice in speech and speech reading.

Table setting.—Practice in setting table with toy dishes. Speak names of articles and read directions from the lips.

Sweeping and dusting.—Practice in the use of broom and dust brush. Broom drill. Describing actions and reading directions from the lips.

Sewing.—Useful articles, as work bags, holders, dolls' clothing, etc.

Visiting.—Plays with dolls. Conversations in speech or manual spelling.

Upon the completion of this course the primary work is begun, which in turn is followed by the intermediate, grammar and academic courses. The pupils in these departments have spent one-half day in class-room and one-half the day in trades school, and in this way every pupil has been afforded an opportunity to acquire manual dexterity and skill which shall enable him to support himself after graduation. The object of the trades school has been instruction and not manufacture, but that there is also a practical value of the work to the institution will be readily seen from a perusal of the tabulated statement following.

Printing classes. Forty pupils, and estimated value of work, $1,522.20.

Carpentry and cabinetmaking classes.—Eighty-five pupils, and estimated value of work, $2,190.50.

Classes in gardening and floriculture.—Twenty-nine pupils, and estimated value of work, $2,393.67.

Classes in house painting.—Four pupils, and estimated value of work, $1,777.42.

In the remaining industries the amount of the work, instead of the values, is given.

Tailoring classes, numbering three pupils, have during the year completed:

Uniform coats	9
Blue denim suits	30
Duck suits	21
Uniform pants	74
Overalls	27
Laundry bags	30
Duck pants	6
Duck coats	6
Uniform suits	3
Laundry covers	16
Pillows	100
Coachman suits	3
Shoe bags	6
Bed ticks	90
Duck aprons	77
Suits cleaned, pressed and repaired	4,650

The sewing classes, numbering pupils in plain sewing, 41; in shirtmaking, 23; in dressmaking, 23, completed:

Uniforms for the girls	144
Sunday dresses	36
Dress waists	10
Day shirts	426
Nightshirts	222
Balmorals	181
White aprons	172

Gingham aprons	150
Pillowcases	631
Uniforms repaired	110
School dresses	108
Shirt waists	180
Night drawers	109
Night dresses	167
Drawers	125
Flannel skirts	40
Sheets	588
Tablecloths	94
Napkins	322
Towels	4,129
Baskets lined	20
Coffee bags	24
Broom bags	10

The number of pupils who have been employed in the various industries is shown in the following recapitulation:

RECAPITULATION OF INDUSTRIES.

Industries.	Males.	Females.	Total.
Art	10	4	14
Baking	1	.....	1
Carpentry and cabinet-making	85	.....	85
Cooking	31	28	59
Dressmaking	.....	23	23
Gardening and floriculture	29	.....	29
Gymnasium assistants	2	.....	2
Housepainting	4	.....	4

Industries.	Males.	Females.	Total.
Ironing	.....	66	66
Plain sewing	.....	41	41
Shirtmaking	.....	23	23
Tailoring	3	.....	3
Printing	40	.....	40
Typewriting	.....	5	5
	205	190	395

Considerable attention has of late been paid to the deaf-blind by Mr. William Wade of Oakmont, Pa., who has already found seventy cases in the United States, and who has in many ways endeavored to extend to the facilities for mental cultivation and advancement. Seven of this number have been or are at present pupils in this institution. There are at this time three pupils of this class within the institution, Stanley Robinson, Orris Benson and Katie McGirr. Robinson has completed the full course of study and is now devoting his entire time to learning a trade, by means of which he will be able to support himself after leaving the institution. Benson devotes a portion of each school day to manual training, which includes clay-modeling, wood carving and chair-caning, but the greater part of his time is spent in classroom work. This system will be continued until he shall have completed the prescribed course of study. Katie McGirr spends her entire school day in the classroom.

Contrary to the generally accepted belief, these pupils have not been confined to a single form of print for the blind. They were first introduced to the Moon Alphabet, which is the simplest in individual characters; this was followed by English Braille,

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

EXECUTIVE OFFICES.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

OFFICERS OF THE BATTALION.

American Braille and New York Point, all of these systems being used interchangeably and without occasioning either perplexity or confusion, theories of expert educators of the blind to the contrary notwithstanding. By means of specially constructed typewriters, lessons and communications may be prepared in these alphabets, and in this way for the deaf-blind darkness becomes light.

An improved instrument, an aid to hearing, has been tried at this institution since May last. It is an invention of M. R. Hutchison of Mobile, Ala., an electrical expert, and combines the telephonic and microphonic principles. Appreciation of sound by those most profoundly deaf has been secured by its use. The practical value of the invention, however, remains to be proven. Perception of sound, and intelligent hearing are not one and the same, and it will therefore be evident that a systematic course of ear culture will be necessary to secure that condition which is termed hearing.

CHANGES.

There have been but few changes in the staff of instructors. Miss Fayetta Peck, who had for six years been in charge of the kindergarten for little boys, on account of ill health, found it necessary to retire at the close of school in June from active service; at this same time Miss Ida Montgomery, who had for a period of upward of forty years, both as a pupil and teacher, rendered distinguished service to the institution, was, on account of infirmities incident to increasing years, relieved from active duties and promoted, in appreciation of her long and valued career, to the position of teacher-Emeritus; Mr. Charles Wesley Van Tassell, a graduate of the school, who had for thirty-three years been an instructor in charge of the little boys of the kinder-

garten department, died during the summer vacation. In his death the institution lost a valued and faithful instructor, whose influence upon the children confided to his care had been productive of both character and habits that not only insured for them success in life, but also enabled them to secure the respect of all with whom they have come in contact.

To fill these vacancies, the following appointments were made: Mr. Edward P. Clarke, M. A., a graduate of Tufts and Gallaudet colleges, whose parents are deaf, and who had already had experience in teaching the deaf; Miss Agnes March, from the New Jersey School for the Deaf; and Miss Allis M. Townsend, from the Rhode Island School for the Deaf. These additions to the staff are trained speech teachers, this qualification having become necessary in teachers of the deaf since the requirement was made that all pupils should be afforded an opportunity to acquire speech, and the reading of speech upon the lips of others.

HOUSE DEPARTMENT.

It has been suggested by a State official, on occasion of his visit to the institution, that it would be a feature of great interest to the general reader if the daily routine of the pupils were to be given in the annual report. Agreeably to the suggestion, I present in detail the schedule of a pupil's day, with the variations in routine made necessary to afford opportunity for special, practical instruction in the gymnasium, and in household duties, etc.:

DAILY ROUTINE OF MALE PUPILS.

6.00 a. m., rise and prepare for breakfast.

6.55 a. m., line up for breakfast.

7.00 a. m., breakfast.

7.30 a. m., recreation.

8.00 a. m., military drill.

9.00 a. m., school and trades school.

11.30 a. m., trades school boys prepare for dinner.

11.45 a. m., school boys prepare for dinner.

11.55 a. m., line up for dinner.

12.00 m., dinner.

12.30 p. m., prepare for schools.

12.55 p. m., line up for school and shops.

1.00 p. m., school and trades school.

4.00 p. m., recreation.

5.00 p. m., prepare for supper.

5.25 p. m., line up for supper.

5.30 p. m., supper.

6.00 p. m., recreation.

7.00–9.00 p. m., study.

8.00 p. m., small boys retire to dormitory.

9.00 p. m., larger boys retire to dormitory.

Saturdays.

Up to 8.00 a. m. as usual.

9.00-10.30 a. m. ,small boys bathe.

9.00-10.30 a. m., larger boys to trades school.

10.30-11.45 a. m., small boys recreate.

10.30-11.45 a. m., larger boys bathe.

11.55 a. m., line up for dinner.

12.00 m., dinner.

1.00-5.00 p. m., recreative work in gymnasium and out-of-doors.

5.25 p. m., line up for supper.

5.30 p. m., supper.

6.00 p. m., recreation.

7.15 p. m., chapel, under the auspices of the Fanwood Literary Association.

Retire after chapel.

On the fourth Saturday of each month the boys participate in the social reunion in place of the Fanwood literary exercises.

On Mondays, Wednesdays and Fridays, from 9 to 11.30 a. m., and from 1 to 4 p. m., the trades school divisions attend gymnasium.

On Tuesdays the trades school divisions attend the cooking class from 9.30 to 11.30 a. m., and from 1 to 3 p. m.

Sundays.

To 7.30 a. m., as usual.

7.30-9.00 a. m., recreation.

9.00 a. m., study.

10.30 a. m., recreation.

11.00 a. m., chapel.

11.30 a. m., recreation.

12.40 p. m., prepare for dinner.

12.55 p. m., line up for dinner.

1.00 p. m., dinner.

1.40 p. m., recreation.

3.00 p. m., chapel.

Battalion parade after chapel and recreation till 5 p. m.

Supper as usual.

6.00 p. m., recreation.

7.15 p. m. chapel, with lecture or stereopticon exhibition.

At close of chapel, retiring as usual.

DAILY ROUTINE OF FEMALE PUPILS.

Mondays.

6.00 a. m., rise and prepare for breakfast.

6.55 a. m., line up for breakfast.

7.00 a. m., breakfast.

7.30 a. m., recreation and household duties, i. e., care of dining-room, dormitories and preparation for school.

9.00 a. m., school and trades school.

11.30 a. m., close of school, toilet and recreation to 11.55.

11.55 a. m., line up for dinner.

12.00 m., dinner.

12.30 p. m., household duties connected with dining-room, and preparation for school.

12.55 p. m., line up for school and trades school.

1.00 p. m., school and trades school.

4.00 p. m., recreation.

5.15 p. m., preparation for supper.

5.25 p. m., line up for supper.

5.30 p. m., supper.

6.00 p. m., recreation and duties connected with dining-room.

7.00-9.00 p. m., study.

7.30 p. m., small girls retire.

8.00 p. m., medium girls retire.

9.00 p. m., oldest girls retire.

Tuesdays and Thursdays.

The same order as on Monday, with the exception that the trades school divisions attend gymnasium from 9.00 to 11.30 a. m. and from 1.00 to 4.00 p. m. On Thursdays the trades school divisions attend cooking class from 9.30 to 11.30 a. m. and from 1.00 to 3.00 p. m.

Wednesdays.

The same order as on Monday prevails, excepting that at 8.30 a. m. and 1.00 p. m. the trades school divisions are instructed in ironing.

Fridays.

The same order prevails as on Monday.

Saturdays.

Up to 8.30 a. m. the same order as on Monday.

8.30-11.55 a. m., one division bathing, one division household duties in connection with the school rooms, alternating.

12.00 m., dinner.

12.30 p. m., duties connected with dining-room.

1.30 p. m., recreation.

5.00 p. m., preparation for supper.

5.30 p. m., supper.

6.00 p. m., duties in connection with dining-room.

6.45 p. m., recreation.

7.15 p. m., chapel, under the auspices of the Fanwood Literary Association.

Retire after chapel.

On the fourth Saturday of each month the girls participate in the social reunion in place of the Fanwood literary exercises.

Sundays.

To 7.30 a. m., as usual.

7.30-9.00 a. m., recreation and household duties in connection with dining-room, dormitories, etc.

9.00 a. m., study.

10.30 a. m., recreation.

11.00 a. m., chapel.

11.30 a. m., recreation.

12.40 p. m., prepare for dinner.

1.00 p. m., dinner.

1.40 p. m., recreation and duties in connection with the dining-room.

3.00 p. m., chapel.

After chapel, recreation till 5 p. m.

Supper as usual.

6.00 p. m., recreation and duties in connection with dining-room.

7.00 p. m., smallest girls retire.

7.15 p. m., chapel, with lecture or stereopticon exhibition.

At close of chapel all retire.

On the afternoon of the third Sunday of the month, there are no chapel exercises, it being the monthly visiting day for the parents and friends of the pupils.

FINANCIAL.

The receipts for State and county scholarships have been $12,255.95, and from pay pupils and all other sources $3,322.64.

The expenditures for the year have been $130,212.18. For detailed information with regard to these matters, however, I would respectfully refer you to the report of the treasurer. As required by law, detailed quarterly statements of expenditures and receipts, accompanied by proper vouchers, have been regularly forwarded to the State Comptroller at Albany.

CONVENTIONS.

The sixth convention of the American Association to Promote the Teaching of Speech to the Deaf was held at the Clarke School for the Deaf, Northampton, Mass., from June 21st to 28th inclu-

sive. Eighteen members of the staff of this institution were in attendance. An exceedingly interesting program was presented, and an exhibition test of the Akoulallion was given.

STATE INSPECTION.

The State Board of Charities, by special inspectors, have visited the institution during the year, and have paid great attention to the provisions made for the material well-being of the pupils.

REPAIRS AND IMPROVEMENTS.

The following detailed statement will show the nature of repairs and improvements authorized by the Board of Directors, all of which work was completed during the summer vacation.

Main Building.

Carpenters.

New maple flooring in chapel. New maple flooring in the following: Boys' lavatory, annex of officers' dining-room, sinkroom of pupils' dining-room, and entrance to boys' sitting room (east end), also in bread room of pupils' dining-room; 48 new spruce flooring beams in boys' lavatory; wainscoting, boys' lavatory; new landing, steps and treads, boys' wing, third floor stairs; dado sheathed in large kitchen; new parquet floor, hard finished and waxed in library.

Painters.

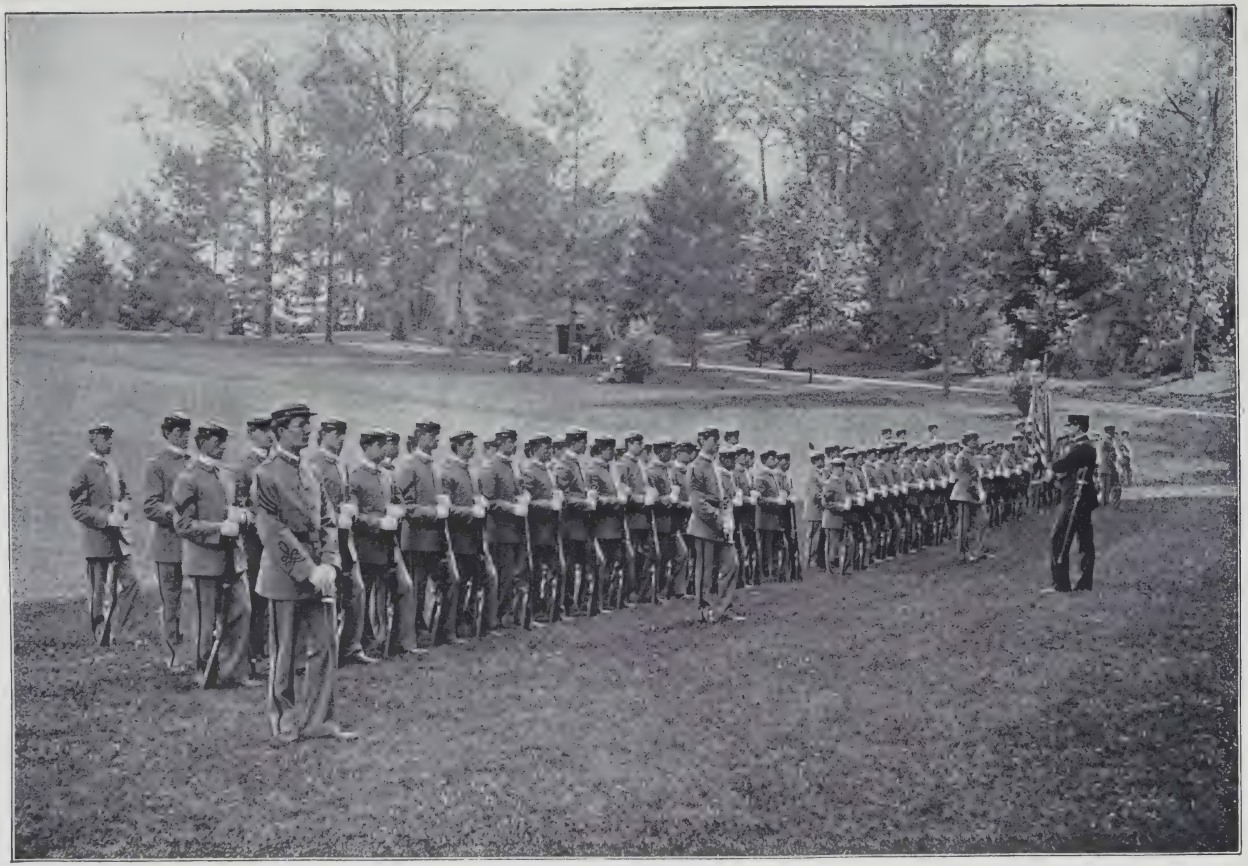
Girls' high class rooms, hall and girls' upper and lower dormitories and ceilings of rooms Nos. 7, 10 and 21 painted; ceiling, walls and woodwork of Nos. 24 and 30 painted; hall ceiling, girls'

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

WINNERS OF THE ARCHIBALD D. RUSSELL GOLD MEDALS.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

The Daily Ceremony of Flag Raising at the Beginning of the School Day.



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Battalion. "Sound Off."

side, upper west end; ceiling of south dormitory, hospital; woodwork, bases, doors and closets of boys' sitting room; corridor to school building (boys' side); chapel floor stained and dado grained; dadoes from main hall up (boys' side); hall (boys' side) from sitting-room down, painted; boys' lavatory, bath, wash place, etc., and passage to boys' dressing-room, painted; base and dado of pupils' dining room grained; bread room of pupils' dining-room painted; also sinkroom of same; doors and dado of large kitchen up to main hall painted; stairs (boys' side) stained; bake shop painted; water-closets in girls' lower dormitory and second hall (north end) painted; front piazza painted.

Masons.

Building up between beams, and covering flues in boys' lavatory; plastering walls and ceiling in bathroom, boys' lavatory; cement floor under bath tubs, boys' lavatory; flagstone and grating at exit of fresh air pipes; repairs to plastering in girls' dormitories, pupils' dining-room, hall (second floor), and rooms 10 and 30.

Plumbing, Steamfitting, etc.

New metal ceiling in rotunda of main hall; metal wainscoting along walls, and face of platform in chapel; new radiator in main office. In boys' lavatory: 35 feet of porcelain-lined washstands, with connections for hot and cold water; 90 feet of zinc-lined washstands, with connections for cold water; four porcelain-lined bath tubs; cast iron ventilating pipe to roof. Ranges in large and small kitchens repaired; broiler repaired; slate on roof and chimneys re-pointed; gutters and leaders repaired wher-

ever needed; new sink in sinkroom of pupils' dining-room; all water tanks emptied, cleaned and tarred; all ducts whitewashed.

Furniture.

Four hundred new folding chairs for chapel; new carpet for platform of chapel; new bedroom suite for guest chamber; renovating and remaking 294 pillows and 213 mattresses.

At the Mansion House.

Carpenters.

New maple flooring in southwest dormitory, and in sewing-room; new maple flooring in boys' toilet room; floor repaired in boys' lavatory; new maple flooring in passageway; doorway cut and passageway ceiled on north side of main building; dado of dormitory ceiled; railing and ceiling of piazza repaired; part of front stoop renewed.

Painters.

Ceiling of parlor; also walls, ceiling and woodwork of main hall painted; all schoolrooms, dormitory and halls painted; north dormitory painted; pupils' dining-room, ceiling of kindergarten, floor, rails, etc., of east piazza painted; officers' dining-room and hall leading to kindergarten painted; kitchen and boys' lavatory painted white; playhouse painted inside and outside; room west side of dining-room kalsomined; front stoop painted; ceiling and dado from basement up painted; all water tanks painted.

Masons.

Plaster repaired in schoolrooms, dormitories and other rooms, where necessary; playhouse pointed up inside.

Plumbing, Steamfitting, etc.

All water tanks cleaned and repaired; new steam coil in sewing-room; range cleaned and repaired; new slate in urinal; change of location of water-closet, north side of main building.

Furniture.

Three new beds for officers' rooms.

SCHOOL BUILDING.

Carpenters.

Three new door panels; five slate frames repaired.

Painters.

Ceilings, walls and woodwork of rooms Nos. 11, 17, 21 and 25 painted; ceilings of rooms Nos. 15, 22 and 26, and dado of rooms Nos. 5, 13 and 2 painted; lower hall, ceiling, walls and woodwork painted; upper hall ceiling painted; corridor, girls' side, painted; corridor, boys' side, and staircase leading from same, painted; two cadet officers' rooms, hall and water-closet painted; entrance to tailor shop painted.

Masons.

Plaster repaired in gymnasium and in halls, where needed.

Plumbing, Steamfitting, etc.

Radiator removed from main office, set in room 25.

STABLE.

New flooring in stalls.

EXTERNAL WORK.

New drain tile laid in yard from opposite trades school down over bank; new drain tile laid from north end of main building to

Bulletin New York Circulating Library, New York city.

The Philanthropic Index and Review, Kalamazoo, Michigan.

Lippincott's Literary Bulletin, Philadelphia, Pennsylvania.

Literary Bulletin of Houghton, Mifflin & Co., Boston, Mass.

OCCASIONAL PUBLICATIONS.

Publications of the Volta Bureau, Washington, D. C.

Publications of the Bureau of Education, Washington, D. C.

Publications of the Smithsonian Institution, Washington, D. C.

Publications of the American Association for the Teaching of Speech to the Deaf.

SEMI-MONTHLY.

The School Helper, Cave Spring, Georgia.

The Oregon Gazer, Salem, Oregon.

The Kelly Messenger, Morgantown, N. C.

Sunday School Advocate, New York city.

The Silent Echo, Winnipeg, Manitoba.

The Washington Heights Gazette, New York city.

Maryland Bulletin, Frederick, Maryland.

The Western Pennsylvania, Edgewood Park, Pennsylvania.

Canadian Mute, Belleville, Ontario, Canada. (Two copies).

The Washingtonian, Vancouver, Washington. (Three copies).

The Silent Observer, Knoxville, Tennessee. (Three copies).

WEEKLY.

The Silent Hoosier, Indianapolis, Indiana. (Three copies).

The Kansas Star, Olathe, Kansas.

The Tablet, Romney, West Virginia.

The Ohio Chronicle, Columbus, Ohio.

The New York Observer, New York city.

The Illustrated American, New York city.

The Weekly News, Berkeley, California.

The Deaf-Mute Record, Fulton, Missouri.

The New York Evangelist, New York city.

The Kentucky Standard, Danville, Kentucky.

The Deaf-Mute Voice, Jackson, Mississippi.

The Optic, Little Rock, Arkansas. (Two copies).

The Companion, Fairbault, Minnesota. (Two copies).

The Lone Star, Austin, Texas. (Three copies).

The Mt. Airy World, Philadelphia, Pennsylvania. (Three copies).

Manhattan and Bronx Advocate, New York city.

The Deaf-Mute Register, Rome, New York. (Two copies).

The Messenger, Talladega, Alabama. (Three copies).

The Michigan Mirror, Flint, Michigan. (Three copies).

Our Little People, Rochester, New York. (Two copies).

The Deaf-Mutes' Journal, New York city. (Four copies).

The Goodson Gazette, Staunton, Virginia. (Two copies.)

The North Dakota Banner, Devil's Lake, North Dakota.

The Colorado Index, Colorado Springs, Colorado. (Two copies).

SEMI-WEEKLY.

The Rome Sentinel, Rome, New York.

Newburgh Journal, Newburgh, New York.

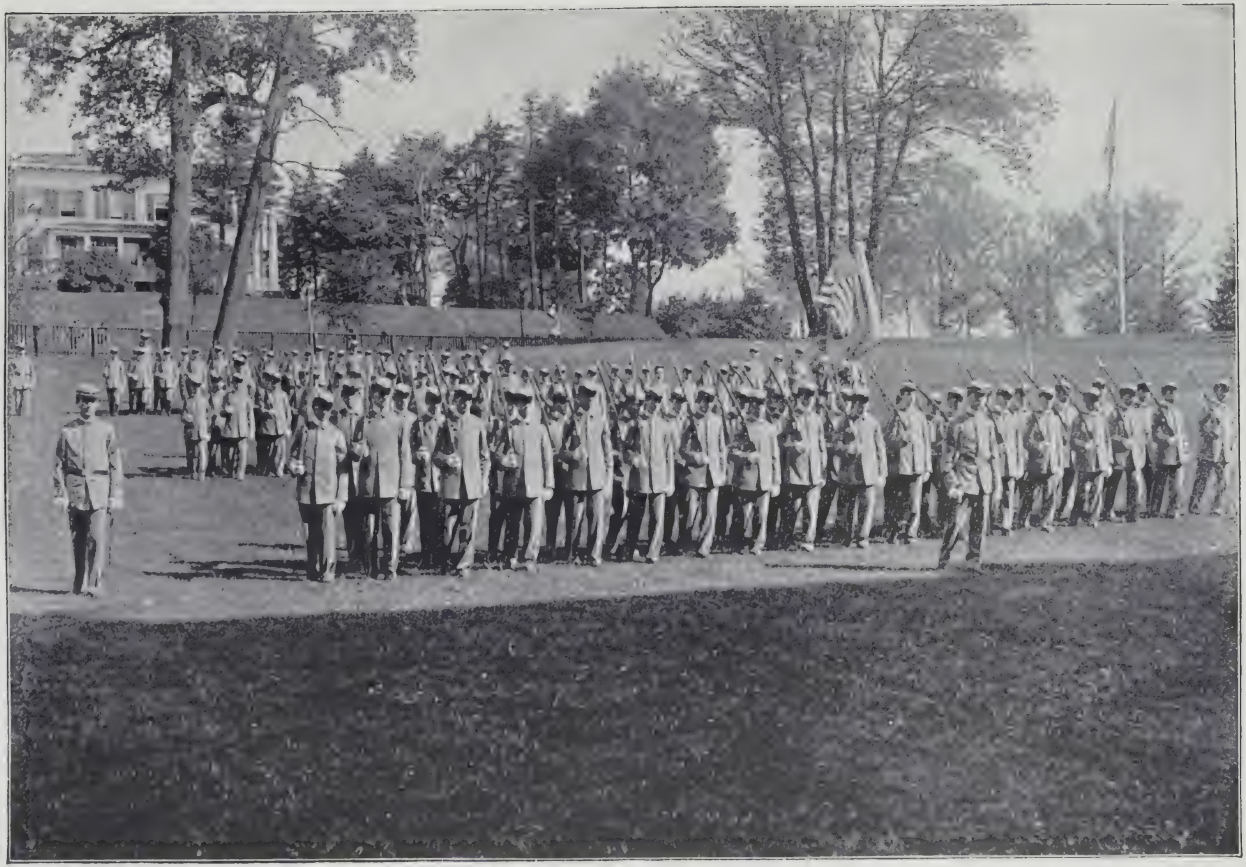
NECROLOGY.

During the year under review our hearts have been saddened by the death of three prominent personages, long identified with the history of the institution, whose deep interest in

and labors for the advancement of education of the special class for which this institution was established, requires more than a passing notice.

On December 27th, Isaac Lewis Peet, LL.D., principal-emeritus, a grand old gentleman, who had, for the five years last past, enjoyed respite from the active duties of a profession in which for more than fifty years he had been eminent, rested from his labors. Within the brief space of a document of this character it is wholly impossible to pay the deserved tribute of love and affection, or to satisfactorily note the prominent characteristics of so wide known a philanthropist. This institution in its prominence and perfection constitutes an imperishable monument to his memory. After impressive services in the chapel of the institution a full account of which may be found in the appendix, his remains were borne to the cemetery at Hartford, and there placed beside those of his illustrious father, whom in 1867, he had succeeded as principal of the institution.

On February 8th, passed to her reward, Mrs. John T. Terry, a member of the ladies' committee, who became interested in the institution when the male kindergarten was situated at Tarrytown. Mrs. Terry was a firm believer in gymnasium work for the girls, and to her interest in this important subject is due, in large measure, the establishment of the gymnasium as a part of the school curriculum for both sexes. A just tribute paid to her memory by one who knew her best, so completely expresses the estimation in which she was held by the pupils and officers of the institution, that it is here reproduced: "The death of Mrs. John T. Terry is a personal bereavement to a very wide circle. Her gifts and graces made her home on the Hudson a type of



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Battalion. On the March.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

The Daily Ceremony of Flag Lowering at the Close of the School Day.

all that is best and brightest in life. Fifty years of sunshine from one glowing centre creates a world of its own; a realm of radiancy that remains as her permanent memorial. We do not sit in the shadow to mourn for such as her; the whole sky is alight where earth and heaven meet. Her life is a joy forever. The beauty and sweetness of her character were singularly original, yet she inherited of the very best we have. Mrs. Terry was one of those supreme developments which make new eras in the history of honorable families; her children have this new honor as her peculiar legacy. Her piety was a part of herself, and its fruits were daily deeds of divinest charity. The lily and the palm are hers."

The tragic death, at the Metropolitan Opera House, on this same date, of Mrs. Ethan Allen, chairman of the ladies' committee, shocked the whole community. For twenty years Mrs. Allen had been active and zealous in promoting the welfare of the girls in the institution, upon whom her Christian influence had a deep and lasting effect. Many gifts of books, pamphlets, magazines, etc., for the library, were received from her hands, and her efforts to establish a school of instruction in the culinary art and in the practical affairs of the household had satisfactory culmination.

In conclusion, gentlemen of the board of directors, I desire to call your attention to the faithful and efficient service rendered by my assistants in the various departments, to whose interest in, and fidelity to, the trust reposed in them is due the successful prosecution of the work of the school.

I also desire to here record an expression of my personal indebtedness to the board of directors for the wise counsel and support which have been given in all matters pertaining to the

proper administration of affairs and which, under the blessings of a Divine Providence, have made the eighty-first year of the institution's existence marked in successful attainment and satisfactory advancement.

Respectfully submitted,

ENOCH HENRY CURRIER,

Principal.

New York Institution for the Instruction of the Deaf and Dumb, November 1, 1899.

REPORT OF THE COMMITTEE ON ANNUAL EXAMINATIONS, JUNE, 1899.

To the Board of Directors of the New York Institution for the Instruction of the Deaf and Dumb:

Gentlemen.—The annual examination of the pupils of the institution was begun on Thursday, June 1st, and continued, with intermission on Saturday and Sunday, to and including Tuesday, June 6th. Printed questions covering the course of study in each grade had been prepared, and answers were written by the pupils from which the relative standing of the pupils in each grade was deduced. These averages in conjunction with the standing during the year, as estimated by the teachers, will form the basis for the classification for the next term.

As will be seen from the schedule appended, there were 447 pupils under instruction during the year, grouped into eleven grades, and comprising forty-four classes, which, by the system of rotation in vogue, were under the instruction of 28 teachers.

The instruction in art and physical culture formed a part of the daily work of the school, the results in each being outlined in the special reports of the examiners in these two branches. To the report of Mr. J. G. Brown, N. A., who examined and judged the work of the art studies and regular classes, we direct special attention. And we desire to convey to the gentleman our sincere acknowledgment of his valuable services in examining the work presented, and awarding the prizes therefor.

From the schedule of classification, prepared by the principal, will be seen in outline the titles of classes, their teachers, the number of pupils in each class during the year, and the number present at the examination.

SCHEDULE OF CLASSES, JUNE, 1899.

Grades.	TEACHERS.	UNDER INSTRUCTION DURING THE YEAR.			PRESENT AT THE EXAMINATION.		
		Males.	Females.	Total.	Males.	Females.	Total.
	Academic.						
Senior	Thomas F. Fox	8	4	12	8	4	12
Senior	Harriet C. Hall						
Senior	Edward S. Burdick						
Junior	Thomas F. Fox	7	4	11	4	2	6
Junior	Harriet C. Hall						
Junior	Edward S. Burdick						
	Grammar.						
Ninth male	Isaac B. Gardner	8	....	8	8	....	8
Ninth male	Stella B. Hanmer						
Ninth male	William G. Jones						
Ninth male	Edward S. Burdick						
Eighth oral	Eva E. Buckingham	6	5	11	4	4	8
Eighth oral	Prudence E. Burchard						
Eighth oral	Harriet C. Hall						
Eighth oral	Edward S. Burdick						
Eighth mixed	Ida Montgomery	5	4	9	5	4	9
Eighth mixed	Eva E. Buckingham						
Eighth mixed	Isaac B. Gardner						
Eighth mixed	Edward S. Burdick						
Seventh oral	Amelia E. Berry	5	4	9	5	4	9
Seventh oral	A. Louise Steadman						
Seventh oral	Eva E. Buckingham						
Sixth oral	Eva E. Buckingham	5	4	9	5	4	9
Sixth oral	Harriet C. Hall						
Sixth oral	Stella B. Hanmer						
Sixth oral	A. Louise Steadman						
Sixth mixed	Ethal R. C. Caparn	6	5	11	6	5	11
Sixth mixed	Harriet C. Hall						
Sixth mixed	Ida Montgomery						
Sixth mixed	A. Louise Steadman						
Fifth oral	Edward S. Burdick	11	....	11	10	....	10
Fifth oral	Amelia E. Berry						
Fifth oral	Harriet C. Hall						
Fifth oral	Stella B. Hamner						

Fifth mixed	Lena P. Forsythe	5	4	9	3	4	7
Fifth mixed	Prudence E. Burchard						
Fifth mixed	Florence G. S. Smith						
Fifth mixed	William G. Jones						
	Intermediate.						
Blind	Myra L. Barrager	1	1	2	1	1	2
Blind	Florence G. S. Smith						
Fourth oral	Eva E Buckingham	3	9	12	2	6	8
Fourth oral	Ethel R. C. Caparn						
Fourth oral	Lena P. Forsythe						
Fourth oral	Mabel B. Wells						
Fourth mixed	Ida Montgomery	6	5	11	6	5	11
Fourth mixed	Myra L. Barrager						
Fourth mixed	Amelia E. Berry						
Fourth mixed	Lena P. Forsythe						
Third oral male	Harriet C. Hall	10	....	10	10	....	10
Third oral male	Eva E. Buckingham						
Third oral male	A. Louise Steadman						
Third oral male	Isaac B. Gardner						
Third oral mixed	Stella B. Hanmer	8	4	12	8	4	12
Third oral mixed	Amelia E. Berry						
Third oral mixed	Mabel B. Wells						
Third oral mixed	Isaac B. Gardner						
Third mixed	Ida Montgomery	8	4	12	6	4	10
Third mixed	Amelia E. Berry						
Third mixed	A. Louise Steadman						
Third mixed	William G. Jones						
Aural A	Florence G. S. Smith	8	2	10	8	2	10
Aural A	Stella B. Hanmer						
Aural A	Prudence E Burchard						
Aural A	Edward S. Burdick						
Aural B	Mabel B. Wells	7	1	8	4	1	5
Aural B	Ethel R. C Caparn						
Aural B	A. Louise Steadman						
Aural B	Isaac B. Gardner						
	Primary.						
Second oral female	Prudence E. Burchard	....	11	11	....	11	11
Second oral female	Amelia E. Berry						
Second oral female	Harriet C. Hall						
Second oral female	Florence G. S. Smith						
Second oral male	Ethel R. C. Caparn	10	....	10	10	....	10
Second oral male	Prudence E. Burchard						
Second oral male	A. Louise Steadman						
Second oral male	Mabel B. Wells						
Second mixed A	Ida Montgomery	4	8	12	4	6	10
Second mixed A	Eva E. Buckingham						
Second mixed A	Stella B. Hanmer						

SCHEDULE OF CLASSES, JUNE, 1899—(*Concluded*).

Grades.	TEACHERS.	UNDER INSTRUCTION DURING THE YEAR.			PRESENT AT THE EXAMINATION.		
		Males.	Females.	Total.	Males.	Females.	Total.
Second mixed B.	Prudence E. Burchard	4	7	11	4	4	8
Second mixed B.	Florence G. S. Smith						
Second mixed B.	Mabel B. Wells						
Second mixed B.	William G. Jones						
Second oral special	Florence G. S. Smith	9	....	9	8	....	8
Second oral special	Prudence E. Burchard						
Second oral special	Ethel R. C. Caparn						
Second oral special	Isaac B. Gardner						
Second mixed special	Ethel R. C. Caparn	2	2	4	2	2	4
Second mixed special	Lena Forsythe						
Second mixed special	Stella B. Hanmer						
Second mixed special	William G. Jones						
First oral male	Prudence E. Burchard	12	....	12	12	....	12
First oral male	Ethel R. C. Caparn						
First oral male	Florence G. S. Smith						
First oral male	Lena P. Forsythe						
First special	Ida Montgomery	7	....	7	6	....	6
First special	Myra L. Barrager						
First special	Stella B. Hanmer						
First special	William G. Jones						
First male	Myra L. Barrager	6	....	6	5	....	5
First male	A. Louise Steadman						
First male	William G. Jones						
First male	Isaac B. Gardner						
First female	Myra L. Barrager	....	7	7	....	7	7
First female	Ethel R. C. Caparn						
First female	Mabel B. Wells						
First female	Lena P. Forsythe						
First A	Mable B. Wells	8	....	8	8	....	8
First A	Myra L. Barrager						
First A	Lena P. Forsythe						
First A	Edward S. Burdick						

Male Kindergarten.—(In ten sections—Mansion House.)						
Fayetta Peck Grace H. Stryker Lena Stryker Elizabeth M. Burgess Annie D. Ward Charles W. Van Tassell	106	....	106	102	....	102
Female Kindergarten.—(Main Building—five sections).						
Margaret S. McGill Helen B. Andrews Edna B. Lewis Katharine L. George	....	56	56	....	53	53
	290	157	447	267	143	410

RECAPITULATION.

Under instruction during the year.		*Present at the Examination.*	
Males	290	Males	267
Females	157	Females	143
Total	447	Total	410

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade I–A, taught by Misses Wells, Barrager, Berry and Forsythe and Mr. Burdick.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Manners and morals.	General average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Hurewitz, Solomon	5	9	8	7.3	8.3	8.1	4	6.8	*
Girsch, Frank	8	6.8	4.5	6.4	7.2	7.6	8	7.6	1
Doenges, Edward	7.5	5.5	5.2	6	7.6	4.5	10	7.4	2
Schoenewaldt, Alfred	7	7	7.3	7.1	8.6	7.6	4	6.7	3
Doughty, Clarence	7.5	9.7	7.2	8.1	4.9	8.1	5	6	4
Rainbird, Robert	6.8	8	5.6	6.7	6.2	8.2	2	5.5	5
Carley, Frank	8.3	5	3.8	5.7	5	3	8	5.3	6
Lykes, Joseph	6	7	2.4	5.1	1.6	3.7	5	3.4	7

* In advance of grade and had second grade examinations.

Respectfully submitted,

MYRA L. BARRAGER,

E. S. BURDICK,

Examiners.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Girls' Study Room, with Pupils, Main Building. 150 x 50 Feet.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

GIRLS' STUDY ROOM, MAIN BUILDING—150 x 50 FEET.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Pupils' Dining Room, Main Building—60 x 80 Feet.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M.A., *Principal:*

DEAR SIR.—We berewith present our report of the examination of Grade I, female, taught by Misses Barrager, Caparn, Wells and Forsythe.

NAMES OF PUPILS.	SPEECH.				Manners and morals.	Language.	Arithmetic.	General average.
	The elements.	Reading.	Lip reading.	Average.				
Ogle, K	7	1	7	5	4	8.1	7.1	6.4
Finnell, G	10	2.5	9	7.1	8	7.9	0	5.3
Frankel, S	9	8	7	8	0	6.9	7.6	4.8
Wilson, E	7	0.7	5	4.2	0	7.2	1.7	2.9
Mattice, A	4	3	10	5.6	0	3	1	1.3
Freund, F	8	1	10	6.3	0	0	1.5	0.5
Scherer, R	8	3	9	6.6	0	1	0	0.3

Respectfully submitted,

A. LOUISE STEADMAN,

ETHEL R. C. CAPARN,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade I, male, taught by Misses Barrager, Steadman and Messrs. Jones and Gardiner.

NAMES OF PUPILS.	SPEECH.			Arithmetic.	Manners and morals.	Language.	Average.	Rank.
	The elements.	Lip reading.	Average.					
Barnett, W.	1.5	3	2.2	9.1	4.5	7	6.8	1
Tofsky, M.	4.5	0	2.2	8.6	2	8.5	6.3	2
McGovern, E.	3	2	2.5	4.1	5	7	5.3	3
Muhlbach, A.	2.5	5.8	4.1	4.2	1	6.8	4	4
Cullomore, J.	4.5	1.5	3	0	0	4	1.3	5

Respectfully submitted,

STELLA B. HANMER,

WM. G. JONES,

Examiners.

INSTITUTION, *June* 7, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade I, special, taught by Misses Montgomery, Barrager and Hanmer and Mr. Jones.

NAMES OF PUPILS.	SPEECH.				Arithmetic.	Language.	Manners and morals.	General average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Rabenstein, L.	4.5	0	3.5	2	5.4	8	4	5.8	1
Lavery, M.	9	7.5	8.9	8.5	7.2	7.6	2	5.6	2
Robinson, L.	8.5	1	10	6.5	4.2	7.8	2	4.6	3
Steinhauser, G.	9	2.5	10	7.2	3.6	7.3	3	4.6	
Tuthill, C.	5.5	2.5	5.2	4.4	3.5	6	0	3.2	4
Weimuth, C.	9	5	8.4	7.4	1	0	0	0.3	5

Respectfully submitted,

FLORENCE G. S. SMITH,

ISAAC B. GARDINER,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade I, oral male, taught by Misses Burchard, Caparn, Smith and Forsythe.

NAMES OF PUPILS.	SPEECH.				Language.	Manners and morals.	Arithmetic.	Mean average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Holtzheimer, Alfred	9.5	4	5	6.1	7.3	10	9.1	8.8	1
Aufort, William	9	8.6	9.8	9.1	8.1	10	7	8.4	2
Travers, Thomas	6	3.7	3.5	4.4	8.8	10	6.2	8.3	3
Einsfeld, Frederick	4.5	5	6	5.1	8.5	10	7.7	8.1	4
Weisberg, Max	9	8	7.5	8.1	7.3	9.5	7.1	8	5
Lubin, Max	7.5	9.5	8.6	8.5	4.1	10	6.6	6.9	6
Ohland, Edward	3.5	4.8	4	4.1	6.6	7	6.6	6.7	7
Lux, Frank	8	8.5	5.5	7.3	8.8	6	5.1	6.6	8
Schatzkin, Chaim	6	8.5	4.5	6.3	6.9	4	7.7	6.2	9
Hynes, Joseph	8.5	3.5	3.5	5.1	1.6	5	5.8	4.1	10
Polino, Angelo	9.5	7.5	4.5	7.1	0.6	0	6.1	2.2	11
Gompers, George*	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Sick.

Respectfully submitted,

MYRA L. BARRAGER,
WM. G. JONES,
Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade II, mixed special, taught by Misses Caparn, Forsythe, Hanmer and Mr. Jones.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Manners and morals.	General average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Jacobs, Lillie	6	3.5	3	4.1	7	8.3	8	7	1
Hopfer, Dora	5.5	3	6.4	3.9	7.3	5.6	3.8	5.6	2
Lamprecht, W	2.5	1.5	0.2	1.3	7.5	7.7	0.5	5.2	3
Freileweh, St. Clair*	....	....	....	....	....	....	....	....	....

* Absent.

Respectfully submitted,

FLORENCE G. S. SMITH,

EVA E. BUCKINGHAM,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M.A., *Principal:*

DEAR SIR—We herewith present our report of the examination of Grade II, oral special, taught by Misses Smith, Burchard, Caparn and Mr. Gardiner.

NAMES OF PUPILS.	SPEECH.				Language.	Manners and morals.	Numbers.	General average.	Relative rank.
	The elements.	Reading.	Lip reading.	Average.					
Samuel Greenberg	7.5	10	8.8	8.7	9.6	7.5	10	9.1	1
Benj. Osterman	6.5	7.5	9.4	7.8	8	5.3	10	7.7	2
George Wigley	5.5	6.7	8.2	6.8	7.5	5.5	8	7	3
William Fish	7	8 8	8.9	8.2	8.7	0.5	9.1	6.1	4
George Rau	7.5	6	3.1	5.4	8.2	1.5	7.1	5.6	5
Thomas Toburn	10	7	8.1	8.3	7.1	1.2	7	5.1	6
Seligman Gerson	6.5	5	5.3	5.6	5.5	0.5	9	5	7
Lester Jarboe	6	6	7.9	6.6	5.7	1.5	2.9	3.8	8

Respectfully submitted,

LENA POTTER FORSYTHE,

E. S. BURDICK,

Examiners.

INSTITUTION, *June* 7, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR—We herewith present our report of the examination of Grade II, mixed B, taught by Misses Burchard, Smith, Wells and Mr. Jones.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Manners and morals.	General average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Chaimowitz, A	9.5	3	4.2	5.5	8.3	7.7	4	6.7	1
Tompeto, S.	6	0	3.4	3.1	8.1	7.1	5		
Peterson, H.	1.1	0	0	0.3	9	8.6	1	6.2	2
Miller, E	6.5	2.5	5	4.6	6.8	5.5	5.1	5.8	3
Cole, A	5.5	0	0	1.8	8.2	2.8	4.8	5.3	4
Kingsley, C.	6.5	2	8.2	5.5	8.5	5.5	0	4.7	5
Scheinholtz, H.	4	0	0	1.1	7	5.7	0	4.2	6
Houstrater, A.	5.5	2.5	2.7	3.5	7.2	3.4	2		

Respectfully submitted,

PRUDENCE E. BURCHARD,

ISAAC B. GARDNER,

Examiners.

ENOCH HENRY CURRIER, M. A., *Principal:*

INSTITUTION, *May*, 1899.

DEAR SIR.—We herewith present our report of the examination of Grade II, mixed A, taught by Misses Montgomery, Buckingham and Hanmer.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Manners and morals.	Average.
	The elements.	Reading.	Lip reading.	Average.				
William Fink	6	10	7.3	7.7	9.3	9	5.6	8
Thos. Geffers	5.5	5.6	3	4.7	9.2	8 9	4.5	7.6
Chas. Cole	7.5	6	6	6.5	8.7	8.3	5.8	7.6
Anna Buel	8	8.5	5.5	7.3	8.7	5.7	7	7.2
Serena Plant	9	7.5	3	6.5	9.2	7.1	4	6.8
Ruth Bennett	5 5	3 1	1	3.2	9	3 6	7.3	6.7
Flora Brown	8	10	9	9	9.1	6.2	2	5.8
Mary Acker	9	8.3	7.8	8.3	9.2	7.6	0	5.6
Eva Sherman	6.5	9.3	8.8	8.2	8	6.6	0	4.9
Henry Droppe	3.5	4	1	2.8	6	6.5	1.5	4 7

Respectfully submitted,

PRUDENCE E. BURCHARD,

E. S. BURDICK,

Examiners.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Boys' Study Room, with Pupils, Main Building—170 x 50 Feet.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Boys' Study Room, Main Building—150 x 50 Feet.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR—We herewith present our report of the examination of Grade II, oral male, taught by Misses Caparn, Burchard, Steadman and Wells.

NAMES OF PUPILS.	SPEECH.				Arithmetic.	Language.	Manners and morals.	Average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
A. Dempsey	4	7	4	5	10	9.1	6.8	8.6	1
R. Westlake	5 5	8	10	7.8	6.1	9.1	8.3	7 8	2
A. Siegel	7	7	6	6.6	8	8.6	1	7.4	3
Wm. Strachan	3.5	2.5	2.5	2.8	7 9	9.3	4.5	7.2	4
S. McAllister	5	8	6	6.3	9	8.5	0	5.8	5
S. Goldstein	6.5	4.5	6	5.6	7.1	8.3	2	5.8	6
A. Tanzas	7	7	4.5	6.1	7.5	6.8	2	5.4	7
A. Knipe	9.6	7.5	3.7	6.9	5.6	6.8	0	4.1	8
J. Byck	7.5	7.5	7	7.3	5.1	7	0	4	9
F. Wink	4	2.5	2	2.8	3	6	0	3.9	10

Respectfully submitted,

FLORENCE G. S. SMITH,

MABEL B. WELLS,

Examiners.

ENOCH HENRY CURRIER, M. A., *Principal:*

INSTITUTION, *June* 5, 1899.

DEAR SIR.—We herewith present our report of the examination of Grade II, oral, female, taught by Misses Burchard, Berry, Hall and Smith.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Manners and morals.	General average.	Rank.
	The elements.	Reading.	Lip reading.	Average.					
Attig, M.	8.5	9.3	10	9.2	9 3	9	9.5	9.3	1
Frey, H.	7	8.7	10	8.5	8.9	8	10	9	2
Kneuppel, S.	10	9 8	10	9.9	9 6	6.7	10	8.8	3
Cheren, K.	8	6.5	5.9	6.8	8.7	9.1	8.5	8.8	3
Müller, A.	6	4	8.8	6.2	9.2	7.2	9.2	8.5	4
Fink, B.	8.5	7	9.4	8.3	8.8	7.2	7.8	7.9	5
McKeown, S.	8.5	7.5	8.5	8.1	8.5	5.5	7.8	7.3	6
Zablon, S.	8.5	8.5	9.9	8 9	9	6.7	6	7.2	7
Lubliner, S.	7	10	9.9	8.9	7.8	4.3	6.3	6.1	8
Rubien, S.	7.5	8	7.7	7.7	8.5	6.6	2	5.7	9
Pearce, D.	7.5	9	7.9	8.1	5	5.1	0	3.4	10

Respectfully submitted,

IDA MONTGOMERY,
EVA E. BUCKINGHAM,
Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of grade aural B, taught by Misses Wells, Caparn, Steadman and Mr. Gardiner.

NAMES OF PUPILS.	Speech.	Language.	Arithmetic.	Manners and morals.	Average.
Ellison, Arthur	9	8.8	6	10	8.2
Dailey, Elizabeth	9.5	6	5.7	10	7.2
Reauty, Louis	9.5	4.5	1.8	8	4.7
Kutner, Louis	4	0	4.7	6	3.5
Gonzenbach, Max	10	3	0.6	4	2.5

Respectfully submitted,

AMELIA ELEANOR BERRY,

WM. G. JONES,

Examiners.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade aural A, taught by Misses Smith, Hanmer, Burchard and Mr. Burdick.

NAMES OF PUPILS.	Speech.	Geography.	Language.	History.	Arithmetic.	Manners and morals.	Average.	Rank.
Elwood Wood	9.8	7.6	9.1	8	9.6	7	8.2	1
Sophia Ferdman	8.5	7.9	9	6.3	7.5	7	7.5	2
Elsa Hoenack	2	9	9	6.2	6.6	3	6.7	3
Thomas Nickerson	8.5	6.7	8.7	2.9	7.8	5	6.2	4
John Tansley	....	6 3	9	5.4	5.9	4	6.1	5
Benjamin Taran	8.3	4.6	8.8	2	4.5	5	4.9	7
Arthur Ellison	....	2.4	8.8	2.1	6	10	5.4	6
Maurice Littman*	4	....	....	....	....	....	....	....
Louis Kutner*	....	....	....	....	....	6	....	....
Gilbert Willits *	7	....	....	....	....	8	....	....

*In aural A and B.

Respectfully submitted,

ETHEL R. C. CAPARN,

LENA POTTER FORSYTHE,

Examiners.

INSTITUTION, *May*, 1899.

ENOCH HENRY CURRIER, M. A., *Principal*:

DEAR SIR.—We herewith present our report of the examination of Grade III, mixed, taught by Misses Montgomery, Berry and Steadman, and Mr. Jones.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Geography.	Manners and morals.	Average.
	The elements.	Reading.	Lip reading.	Average.					
Fannie Lipnitsky	7.8	7.5	7	7.4	8.2	5.2	8	8	7.8
Hannah Klain	7.5	8	8	7.5	9.1	5.2	7	9.3	7.7
Mildred Wood	6	9	6.5	7.1	8.9	5.4	7	7.1	7.4
Goldie Rubien	3.5	3.5	7	4.6	8.8	6.3	8	2	6.3
Everard Smith	3	0	2.5	1.8	9	4.3	7	3	5.9
Chester Isbell	2.5	1.5	4	2.6	7.5	6	6.8	3	5 9
Chas Pightling	7.8	5.5	7	6.7	7.3	4.6	9	2	5.8
Stafford Dingman	2.5	2	4.5	3	7.4	5.9	5.9	2	5.4
Edward Zundt	3.7	2 5	3.5	3.2	7	4.3	6.8	2.1	5.2
B. Goldwater*	....	....	....	....	....	....	....	....	....

*Absent.

Respectfully submitted,

MABEL B. WELLS,

MYRA L. BARRAGER,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade III, oral mixed, taught by Misses Hanmer, Berry and Wells and Mr. Gardiner.

NAMES OF PUPILS.	SPEECH.				Language.	Manners and morals.	Arithmetic.	Geography.	General average.
	The elements.	Reading.	Lip reading.	Average.					
Kugler, F	8.5	9.5	9.7	9.2	9.5	9.5	3.9	9	7.9
Barry, A	7.5	5	5.4	5.9	9.1	8	3.2	9	7.3
Koplick, S	9.5	9	8.8	9.1	9.1	9.8	3.5	6.4	7.2
Plapinger, Henry	8.5	4	7.9	6.8	9.1	2.5	5.8	9	6.6
Dorst, H	7	7	3.1	5.7	8.8	3	7.2	7.3	
Neder, A	6	9.5	9.9	8.4	9.6	6.5	1.8	8.2	6 5
Seelig, I	7.5	7.5	4.6	6.5	8.8	0	8	8.2	6.2
Shelley, E	6.5	7.5	5.5	6.5	8.9	2.5	4.2	8.4	6
Litchfield, T. E	8	6.5	7	7.1	9.5	0	7.2	5.4	5.5
Rosenberg, M	9.5	2	0.6	4.3	7	2.5	3	4.9	4.3
Annett, R	6.5	2	2	3.5	5.5	2	1.5	5.2	3.5
Heil, I	7.5	3	6.6	5.7	5.4	0	1.7	6.7	3.4

Respectfully submitted,

ETHEL R. C. CAPARN,

HARRIET C. HALL,

Examiners.

INSTITUTION, *June*, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade III, oral male, taught by Misses Hall, Buckingham, Steadman and Mr. Gardiner.

NAMES OF PUPILS.	SPEECH.				Manners and morals.	Arithmetic.	Language.	Geography.	Average.	Rank.
	The elements.	Reading.	Lip reading.	Average.						
Jacob Ammuth	9.5	9	9.5	9.3	8	8	7	10	8.3	1
Charles Siegel	8.5	3	4.2	5.2	2	8.4	9.1	10	7.4	2
Robert Eldredge	10	6.5	9.4	8.6	4	8.7	7.8	8.9	7.4	2
Samuel Smith	6	4	5.4	5.1	4	9	6	9.4	7.1	3
Osman Loen	8.5	7.3	9.5	8.4	4	7.6	6.5	9.6	6.9	4
A. Duerr	6.5	3	3.5	4.3	2	7.6	7	10	6.7	5
Arthur Hurson	7.5	1.5	1.8	3.6	4	5.4	7.8	9	6.6	6
Jacob Lovitch	7.2	9.5	7.9	8.2	2	8.8	7.5	6.8	6.3	7
Paul Berg	7.5	7.5	4.2	6.4	2.5	7.8	7	7.9	6.3	7
Herman Plapinger	6.5	8	7.8	7.4	2	1.5	5.5	2.9	3	8

Respectfully submitted,

LENA POTTER FORSYTHE,

AMELIA ELEANOR BERRY,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade IV, mixed, taught by Misses Montgomery, Barrager, Berry and Forsythe.

NAMES OF PUPILS.	SPEECH.				Arithmetic.	Language.	Geography.	Manners and morals.	Average.
	The elements.	Reading.	Lip reading.	Average.					
Solomon, I.	5	2.5	6.8	4.8	10	9.9	10	9.8	9.9
Bullis, L.	9.9	4.5	8.5	7.6	8.1	9.5	8.5	7.8	8.5
Brewer, M.	9.8	3	7	6.6	4.9	9.7	7.9	7.6	7.5
Narkir, G.	9.8	3.5	7.5	6.9	4.2	9.7	9.5	5.5	7.2
Pape, D.	9.7	4	1	4.9	5.1	8.8	8.7	4 5	6.8
Sorenson, J.	7.5	1.5	4.3	4.4	5.2	7.1	8	5.7	6.5
Edmonston, D.	8	4.5	5	5.8	6.3	7.6	7.1	4.5	6.4
Branfuhr, M.	9.8	6	7.5	7.7	4.5	8.4	5.9	4	5.7
Young, H. O.	9.9	3	4	5.6	4.7	6.3	6.2	2	4.8
Gompers, A.	9.9	1.5	5	3.9	0.7	5.5	9	3.6	4.7
Hutter, B.*	....	....	....	....	....	....	....	....	....

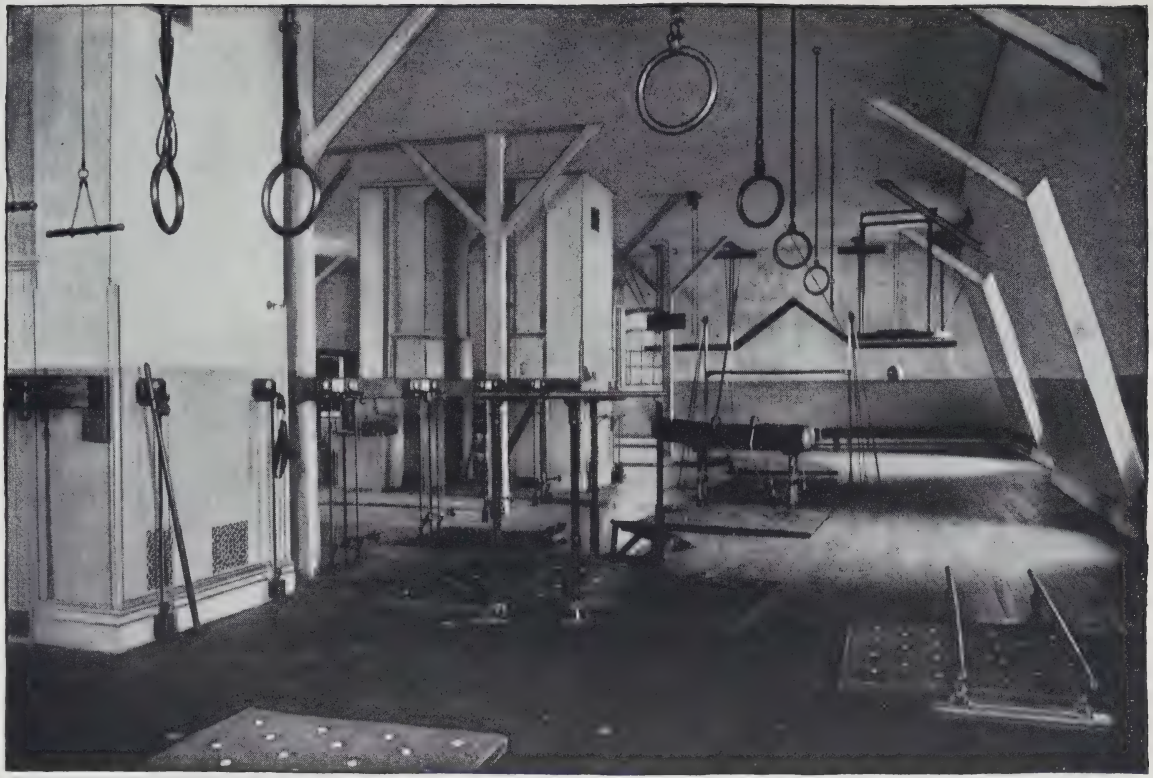
* Absent.

Respectfully submitted,

STELLA B. HANMER,

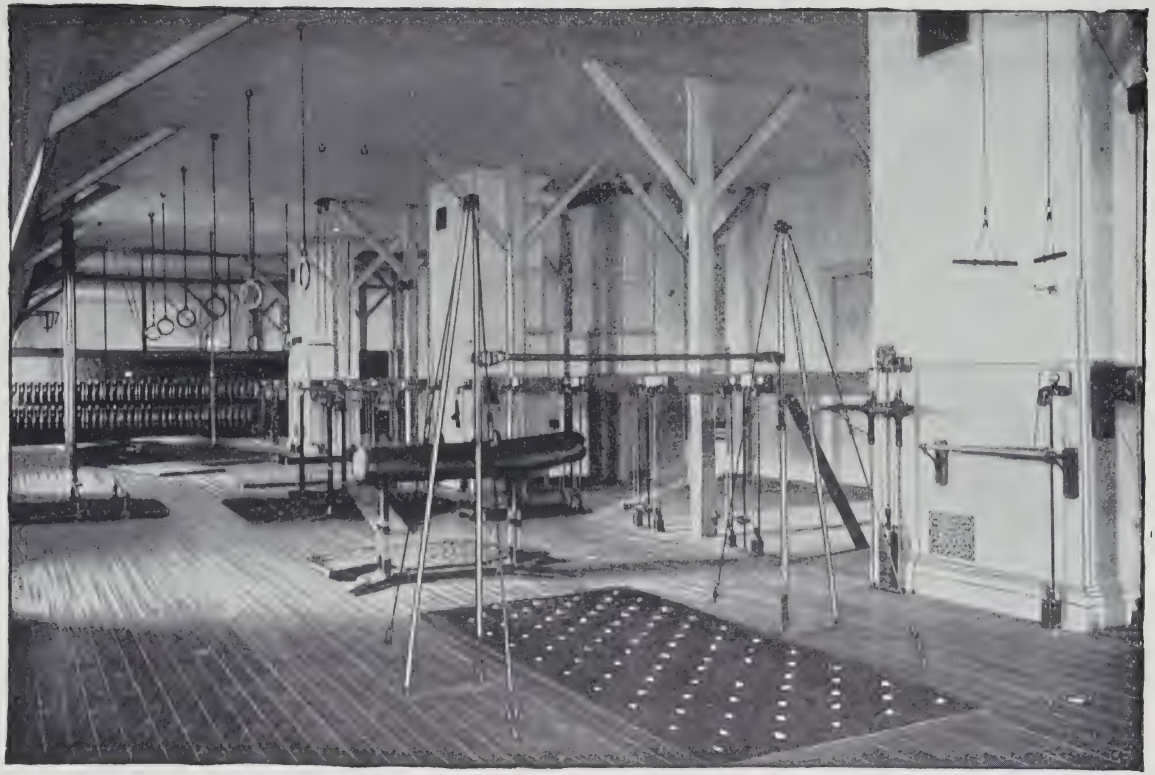
WILLIAM. G. JONES,

Examiners.



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

GYMNASIUM—150 x 55 FEET.—A.



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

GYMNASIUM—150 x 55 FEET.—B.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade IV, oral, taught by Misses Buckingham, Caparn, Forsythe and Wells.

NAMES OF PUPILS.	SPEECH.				Language.	Arithmetic.	Geography.	Manners and morals.	Average.	Rank.
	The elements.	Reading.	Lip reading.	Average.						
S. Freedman	9	7.8	9.9	8.9	8.5	10	9.3	9 8	9.4	1
A. Bonoff	9	6.5	9 2	8.2	7.8	9	9.2	10	9	2
I. Bucher	4.5	9.7	9.9	8	7.8	9.9	8	10	8.9	3
K. Bredemeyer	10	3.5	9 6	7.7	7.5	7.9	8.5	9.3	8.3	4
W. Clark	8.5	9.5	8.6	8.8	7 3	8	7.8	9.5	8 1	5
D. Kalen	7	9	9.5	8.5	6.7	6.2	7.8	10	7.6	6
J. Schachter	9.9	7.5	9	8.8	6.4	6.2	7.5	8.5	7.4	7
E. Howe	8.5	3	4	5.1	4.4	9	8.5	5	6.9	8
C. Meyer*	....	....	....	....	....	....	....	....	....	....

*Absent

Respectfully submitted,

IDA MONTGOMERY,
MABEL B. WELLS,
Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of special, blind, taught by Misses Barrager and Smith.

NAMES OF PUPILS.	Speech.	Manners and morals.	Arithmetic.	History.	Geography.	Language.	Physiology.	U S. Government.	Average.
Benson, Orris	7.5	6.5	9	9.1	9.8	9.1	....	....	8 7
McGirr, Kate	10	10	9	....	8.2	9	9.5	9.3	9

Respectfully submitted,

PRUDENCE E. BURCHARD,

HARRIETT C. HALL,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade V, mixed, taught by Misses Burchard, Smith and Forsythe and Mr. Jones.

NAMES OF PUPILS.	SPEECH.				Language.	Geography.	Manners and morals.	Arithmetic.	Mean average.	Rank.
	The elements.	Reading.	Lip reading.	Average.						
Magerski, Eli	8	8.5	7.5	8	7.6	3.6	8.5	7	6.8	1
Steinman, Annie	7	2.5	3	4.1	8.4	7	4.5	2.7	5.7	2
Schwartz, Jacob, Jr	6	3	1	3.3	4.6	4.9	4	7.4	5.2	3
Wahlstrom, Oscar W	7	8	5.5	6.8	5.5	4.5	7	3.9	5.2	3
Wolfersteig, Dorothy	6.5	6	9	7.1	7.3	3.9	4.5	3.2	4.7	4
Levin, Minnie	8.5	1	9.5	6.3	6.7	5.1	4	4.5	4.1	5
Perry, Ethel	9.8	8	10	9.2	4.2	2.1	6.5	1.8	3.7	6

Respectfully submitted,

AMELIA E. BERRY,

WM. G. JONES,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade V, oral, taught by Misses Berry, Hall and Hanmer and Mr. Burdick.

NAMES OF PUPILS.	SPEECH.				Arithmetic.	Geography.	Language.	Manners and morals.	Average.	Rank.
	The elements.	Reading.	Lip reading	Average.						
Simon, Harry	9	10	9.9	9.6	9.7	9.8	9.1	10	9.6	1
King, F	9.5	7	9.5	8.6	8.5	9.8	7.3	10	8.9	2
Holmes, H	10	9	10	9.6	7.2	9.9	8.5	9.6	8.8	3
Berg, Erich	10	7.8	10	9.2	9.9	9	7.1	8.3	8.5	4
Zwoffe, B	10	8.8	9.9	9.5	8.2	9.2	7.7	8	8.2	5
Cohen, S	8	10	8	8.6	7.5	7.6	7.9	9.7	8.1	6
O'Donnell, J	10	10	10	10	8.9	6.7	6.4	9	7.7	7
Birck, V	8.5	10	9.2	9.2	7.6	6	8.7	7.6	7.4	8
Koplowitz, I	9	9.3	9.9	9.4	9.3	9.8	6	4.5	7.4	8
Nimmo, F	7	8	7.4	7.4	8.4	9.2	6.7	4.3	7.1	9

Respectfully submitted,

EVA E. BUCKINGHAM,
HARRIETT C. HALL,
Examiners.

INSTITUTION, *June* 7, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade VI, mixed, taught by Misses Montgomery, Hall, Caparn and Steadman.

NAMES OF PUPILS.	SPEECH.			Arithmetic.	Language.	History.	Geography.	Manners and morals.	Average.	Rank.
	Lip reading.	Reading.	Average.							
Elliott, Michael	5.2	6	5 6	8.5	9 8	9.5	10	10	9.56	1
Stamm, Joseph	10	7.5	8.7	7	9.9	10	10	10	9.38	2
Hurewitz, D	5.1	6.5	5.8	9.3	8.9	8.3	8.8	9.3	8.9	3
Rosenberg, M	7.6	5	6.3	8.3	8.9	8.4	8.3	7 8	8.3	4
Haischober, A	6.4	6.5	6 4	7.7	8.6	8.7	9.7	6	8.1	5
Bohart, F	9.5	7.5	8.5	6.8	9.3	6.8	7 6	9 7	8	6
Hicks, Jessie	8.1	6.5	7.3	1.1	8.1	10	7 9	9	7 2	7
Moore, Annie	7	3	5	1.8	8.7	8.7	5.3	10	6.9	8
Walker, Lillie	4.7	3.5	4.1	2.6	8.4	5	8.3	9.8	6.8	9
Postlewaite, William	2	2.5	4.5	6.3	7.2	1	5.1	9.5	5.8	10
Satow, Fred*	....	....	....	....	....	....	....	....	....	....

*Absent.

Respectfully submitted,

A. LOUISE STEADMAN,

FLORENCE G. S. SMITH,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade VI, oral, taught by Misses Buckingham, Hall, Hanmer and Steadman.

NAMES OF PUPILS.	SPEECH.			Arithmetic.	Geography.	History.	Language.	Manners and morals.	Average.
	Reading.	Lip reading.	Average.						
Dyer, Samuel	9.5	9 9	9 7	9.8	10	9.6	9.8	9	9.6
Fluhr, Frank	10	10	10	9.1	10	10	9.1	9.6	9.5
Tanzas, Mary	3.5	9.9	6.7	9	10	9.2	8.8	8.9	9.1
Calendar, Mamie	9.2	9.2	9 2	6.8	9.3	9.8	8.5	8.2	8.5
Orman, Thomas	9.5	9.5	9.5	9 1	3.7	5.6	8.2	3.5	6
Doxsee, Georgina	9.5	9.5	9.5	5.1	4.7	5.8	8	4.8	5.6
Burdette, Grace	7	7	7	1.3	5.7	6.4	6.6	5.9	5.1
Mason, John	8.5	2.7	5.6	0	4.5	4.7	7.9	7.9	5
Hefferman, Wm	3.5	7.4	5.4	2.9	3	4.3	6.6	6	4.5

Respectfully submitted,

ETHEL R. C. CAPARN,

IDA MONTGOMERY,

Examiners.

INSTITUTION, *June* 1, 1899.

ENOCH HENRY CURRIER, M. A., *Principal*:

DEAR SIR.— We herewith present our report of the examination of Grade VII, mixed, taught by Miss Montgomery, Miss Buckingham, Mr. Gardner and Mr. Jones.

NAMES OF PUPILS.	SPEECH.			Geography.	Arithmetic.	History.	Manners and morals.	Language.	Average.	Rank.
	Reading.	Lip reading.	Average.							
Lynch, Wm	2.5	1.9	2.2	9	8.4	8	9.5	8	8.6	1
Heuser, L	2.5	4.1	3.3	8.5	9.7	8.5	5	7.7	7.9	2
Reicke, Geo	3.5	5.9	4.7	5	6 8	3.7	8	6	5.9	3
Little, Nettie	4	7.5	5.7	3.7	6.1	6.3	8.2	5.5	5.9	3
Muller, Belle	4	7.1	5.5	3.5	5.5	2.8	9.6	5.5	5.4	4
Byron, F	2.5	5.3	3.9	3	3.5	6.2	6	4.7	4.7	5
Hutschenreuter, H	6	4.5	5.2	7.5	7.8	1.5	9.5	5.7	4.7	5
Peter, Mary	3.5	6.3	4 9	2.8	8.2	3.5	5	4	4.7	5
Goldstein, L	5	7.6	6.3	1.5	4.4	2	10	4.9	4.5	6

Respectfully submitted,

A. LOUISE STEADMAN,

LENA POTTER FORSYTHE,

Examiners.

INSTITUTION, *June*, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade VII, oral, taught by Misses Buckingham, Steadman and Berry.

NAMES OF PUPILS.	SPEECH.			Arithmetic.	Language.	Geography.	U. S. history.	Manners and morals.	Average.	Rank.
	Lip reading.	Reading.	Average.							
Silvermond, Benj	1.8	9	5.4	9.9	8.9	10	10	10	9 76	1
Turner, Louise	8.2	7.5	7.8	8.4	8.75	9	10	9.8	9 19	2
Berger, Fred'k	9.8	8.8	9.3	9.1	8.35	7.4	9	9.8	8.73	3
Brewer, Chas	9.4	8 5	8.9	9.9	6.9	9.9	7.35	9	8 61	4
Berg, Adolph	8.5	9 2	8.8	2.3	6	8.6	8.7	9 6	7	5
Patterson, Grace	9	7	8	6.6	7.9	5	5.9	8.5	6.78	6
Hoffman, Mary	10	9	9.5	7.2	6.75	5 9	2.2	9 8	6.37	7
Henderson, Effie	3.9	7	5.4	7.7	7.25	1.7	5.2	10	6.37	7

Respectfully submitted,

IDA MONTGOMERY,

FLORENCE G. S. SMITH,

Examiners.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Uniform of Girls.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Class in Female Kindergarten.

INSTITUTION, *May*, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade VIII, mixed, taught by Misses Montgomery and Buckingham and Messrs. Burdick and Gardner.

NAMES OF PUPILS.	SPEECH.			Hygiene.	Language.	Arithmetic.	U. S. history.	Manners and morals.	Natural history.	Geography.	Average.
	Lip reading.	Reading.	Average.								
Eunice Brewer	8.5	1.5	5	8.8	9	9	7	9.5	9.5	8	8 7
L. Hatowsky	9.2	6	7.6	9.8	7.8	7.8	9.3	8.5	6.8	9.4	8.5
James Gaffney	5.7	2	7.7	9 9	6.5	8.5	9.3	7.8	7.5	7.6	8.5
David Burt	9.2	4.5	6 8	9.7	8.5	4	9.2	9.3	7.8	9.6	8.6
Jennie Bolender	8.9	6.5	7.7	8.1	8.3	6.4	7.8	8.8	8.6	7.6	8
Katie Erlich	2.8	2	2.4	8.5	8.3	7.3	7.2	9	8.1	7.3	7.9
E. Thadwald	9.5	6.5	8	7.2	8.3	8.5	7.2	8.5	7.4	8.5	7.8
Chas. Gaunt	2	2.5	2.3	7.5	5.8	5.4	3.8	7.1	3.2	7	5.7
James Burke*	8.9	7	7.9	5.2	5.5	4.3	5	7.4	2.5	8.5	5.2

*Absent two months on account of illness.

Respectfully submitted,

STELLA B. HANMER,

MYRA L. BARRAGER,

Examiners.

INSTITUTION, *June* 7, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade VIII, oral, taught by Misses Burchard, Buckingham, Hall and Mr. Burdick.

NAMES OF PUPILS.	SPEECH.			Language.	Natural history.	Geography.	Hygiene.	U. S. history.	Arithmetic.	Manners and morals.	General average.
	Reading.	Lip reading.	Average.								
Donald, Hy	9.9	9.9	9.9	9.7	9 7	9.6	9.8	10	9.9	9	9.6
Hunter, S	10	9.8	9.9	8.7	9.8	9.1	9.3	9.8	9.7	9.5	9.4
Darnblut, L	10	10	10	9.2	9.9	8.8	9.6	9	8.1	10	9.2
Elsworth, Edw	7.3	9.5	8.4	7 6	9.3	9.1	9.1	9 4	9.9	9.5	9.1
Powell, Hy	7.5	9.6	8 5	8.5	8.7	8.9	8	8.5	9.4	10	8 9
Elsworth, S. A	7	9.4	8.2	6.7	9.8	8.6	7.9	8.8	9.6	8	8.5
Buhl, A	10	10	10	9.5	6.7	8.3	9.8	9	4.1	9.5	8
Van Valkenburg, C	7.3	9.9	8.6	6.7	9.4	8.4	6.9	4	5 7	8	7
Mason, F	9.5	9	9 2	8.7	6.2	8.4	8.9	3.8	1.7	10	6.4

Respectfully submitted,

PRUDENCE E. BURCHARD,

ISAAC B. GARDNER,

Examiners.

INSTITUTION, *June* 6, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of Grade IX, male, taught by Messrs. Gardner, Burdick and Jones and Miss Hanmer.

NAMES OF PUPILS.	SPEECH.			Arithmetic.	Language.	Manners and morals.	Philosophy.	General average.	Rank.
	Reading.	Lip reading.	Average.						
Ellis, Eli	8	9.3	8.6	9.2	8.4	10	9.2	9.2	1
Heerdt, Herman	3	7.7	5.3	9.7	8 9	8 8	9	9.1	2
Elflein, John	6	9.3	7.6	9.2	8.7	8.5	8.7	8.8	3
Harmon, Stephen	7	9.6	8.3	9	7.7	9	9	8.7	4
Anderson, Robert	3	9.6	6.3	9.8	6.7	9	8.6	8.5	5
Reiff, Anthony C	6.2	9	7.6	7.4	7	9.4	8.3	8	6
Muench, Henry	7.5	10	8.7	7.4	7.1	6 5	8.7	7.4	7
Suk, Anlon	8.5	8.8	8.6	5.7	7.9	9.2	6.9	7.4	7

Respectfully submitted,

STELLA B. HANMER,

E. S. BURDICK,

Examiners.

INSTITUTION, *June* 2, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of the Junior Academic Grade.

NAMES OF PUPILS.	English composition.	Speech and lip reading.	English literature.	History of England.	Arithmetic.	Natural philosophy.	Manners and morals.	General average.	Relative rank.
James McBride	9.6	....	9.5	8.5	10	9.3	10	9.5	1
Rose Mishnun	9.4	8.3	9.5	9.1	4.7	8.5	10	8.7	2
Daisy L. Peck	8.5	8.8	8.3	5.5	8.5	7.8	9.7	8.2	3
Fred. Bachman	8.9	6.7	6.8	4	6	5.5	8.5	6.7	4
M. H. Morrison	6.8	5.5	5.5	4	5	5.8	10	6.3	5
William Brown	6.2	9.2	7	3.2	0.7	7.3	8	5.9	6

Respectfully submitted,

EVA E. BUCKINGHAM,

THOMAS F. FOX,

Examiners.

INSTITUTION, *June* 2, 1899.

ENOCH HENRY CURRIER, M. A., *Principal:*

DEAR SIR.—We herewith present our report of the examination of the Academic Grade.

NAMES OF PUPILS.	English composition.	Speech and lip reading	Government of the United States.	Roman history.	Latin.	Algebra.	Geometry.	General average.	Relative rank.
John H. Keiser	10	9.7	10	10	9.8	6.4	9.3	9.3	1
Edward Mathias	9.7	9.5	6.1	10	9.9	....	9	9	2
Emil Meyer	9.5	7.3	10	10	8.1	8	8	8.7	3
William Renner	9.2	9.8	9	8.3	7.5	7.6	9	8.6	4
Lydia A. Smith	8.6	8.8	7	9.3	8.4	8.3	9.2	8.5	5
Alfred Stern	8.6	9.8	8.8	8.7	7.5	6.8	8	8.4	6
Louis Cohen	7.8	10	8 5	7	9.5	9	8.3	8.3	7
Gertrude Turner	9.3	7.6	8.2	9.5	7.2	7	8 5	8.2	8
Alice E. Judge	9.5	8.1	7	8.5	8.2	6.9	7.8	8.1	9
Edward Rappholt	8.5	9.9	6.4	8	6.2	6.6	6.9	7.5	10
Katie Elsworth	7.7	9	6	9	6	6.3	7	7.2	11
George Duane	6.2	7.7	2	7	5	....	4.2	5.3	12

Respectfully submitted,

HARRIETT C. HALL,

THOMAS F. FOX,

Examiners.

New York, *June* 13, 1899.

Enoch Henry Currier, M. A., *Principal:*

Dear Sir.—The physical examination and strength test of the junior and senior boys under instruction in the gymnasium during the past year shows a steady and regular development at all points. Thirty-six measurements and tests were given each senior, and twenty-four each junior pupil, and the results regularly tabulated and recorded. Special attention has been given by the instructor to corrective work. Several cases of curvature and other irregularities in bone structure have been systematically and successfuly treated.

Statistics relating to heart rate and action, taken both before and after test exercises, have also been recorded. A careful comparison of these figures shows the normal heart rate of the senior boys to be somewhat higher than that of hearing boys, while the junior figures correspond almost exactly. The heart action is full and strong in both classes. The beneficial results which follow the special breathing exercises are abundantly shown in the unusual increase in chest expansion and lung capacity.

The desirability of kindergarten gymnasium work is made apparent in the work of the first-year pupils who had been given such work at the Mansion House.

Two new records in strength tests were made for the school by James McBride.

The following comparisons are made:

Average lung capacity of the school in 1899.....	205.5
Average lung capacity of the school in 1898.....	189.5
Average gain	16.0

Average strength test of seniors in 1899	459
Average strength test of seniors in 1898	456
Average gain	3

Respectfully submitted,

ISAAC B. GARDNER.

51 West Tenth Street,

New York, *June* 7, 1899.

Enoch Henry Currier, Esq:

Dear Sir.—I have examined a great many drawings by art students in different schools of this country, in my long career, but none that have interested me more than the New York Institution for the Instruction of the Deaf and Dumb.

They are being taught to see nature from their beginning, in a natural, unconventional way. They are not trammeled by any academic rules, so that their work always interests them. When that is so, then work is a pleasure. If that was more thoroughly understood, our school-days would not be so irksome. I therefore take great pleasure in complimenting their teacher, Miss Marie LePrince on her method of teaching in the art department.

It is not necessary to speak of any particular class or individual, but in a general way their work impressed me as having an individuality rarely found in art schools. I think that when your students graduate, they will have a knowledge of drawing, modeling, and decoration, that will make useful members of society and helpful to themselves.

Very respectfully yours,

(Signed) J. G. BROWN.

PLANTING THE IVY.

The ceremony of planting the class ivy was observed by the graduating class, on the evening of Wednesday, June 7th. The oration on the occasion was delivered by Eli Ellis, Jr., as follows:

Mr. Principal, Fellow Members of the Graduating Class:

We are gathered at this spot where has been planted the class ivy. It is our privilege to adopt it as ours. It will grow and spread to beautify these grand old walls. We are about to undergo a sort of transplanting upon another new world outside. We will go forth with loyal wishes for our school, for our principal, our teachers and officers, and with a determination to succeed in life.

We do not leave school because we need no more education. We will never learn enough, but we need also to earn a living, to support ourselves and here we have been prepared to meet this necessity. And for this and other benefits we should be loyal to our school. In bidding farewell to our school, let us all hope and strive to succeed in life.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

School of Printing.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

CABINET AND CARPENTRY CLASS ROOM.

ANNUAL COMMENCEMENT.

The exercises of the eighty-first commencement of the institution were held in the chapel of the institution at 3 o'clock on the afternoon of Wednesday, June 13th. Following was the order of the

PROGRAMME.

I. Prayer, Rev. Mr. Chamberlain.

II. Address by the President, Rev. C. A. Stoddard, D. D.

III. Exercises by the Pupils, Conducted by the Principal, Enoch Henry Currier, M. A.

1. Illustrations of Art Instruction, with Primary Art Classes.
2. "O, Mother Dear Jerusalem," in concerted signs, with vocal accompaniment.
3. Salutatory Address, with Essay on "Newspapers," by John H. Keiser.
4. Essay—"Sports and Pastimes," by Henry Muench.
5. Kindergarten Work with the Deaf.
6. Intermediate Art Work.
7. Cradle Song, in concerted signs with vocal accompaniment.
8. Illustration of the Manuel of Arms.
9. Essay—"The Advantages of Study," by Kate F. Elsworth.
10. Recitation—"The Recessional," by Gertrude Turner.
11. Illustrations of the Gymnasium.
12. "Lead, Kindly Light," recited in signs, with vocal accompaniment.
13. Essay—"Loyalty," with Valedictory Address, by Eli Ellis, Jr.

IV. Report on the Annual Examination, by the Chairman of the Committee of Instruction.

V. Distribution of Certificates, Diplomas and Prizes.

VI. "America," recited in signs.

VII. Benediction, Rev. Dr. J. Bliss.

The essays and addresses delivered by members of the graduating class are appended.

ESSAY ON "NEWSPAPERS," WITH SALUTATORY ADDRESS.

By John Henry Keiser.

In behalf of the class of '99, I bid you a cordial welcome to this Institution. We stand to-day at the threshold of a new existence, and, looking backward, find that the long years of preparation for it were not so very long after all.

In our hearts there is a feeling of appreciation for all this Institution has done for us, and for the kind, unceasing care of its principal and officers who in their wisdom and experience, have fitted us to cope with the trials and problems of the new life before us.

May the exercises of this afternoon prove interesting to you, for they present the achievements that only the utmost patience and perseverance of the principal and teachers have brought about. Our sincere wish is that when we take our places in the great world outside, every thought, every word, and every deed will add honor to Fanwood, and prove to the principal, directors, teachers and officers, that their efforts are appreciated and that we are truly grateful.

Mightest of the mighty means,
On which the arm of progress leans—
Man's noblest mission to advance,
His woes assuage, his weal enchance,
His rights enforce, his wrongs redress—
Mightest of the mighty is the *Press*.

A newspaper is a printed paper issued at stated intervals and devoted chiefly to intelligence on current affairs. Until recently it was supposed that the earliest newspaper was printed in England, but research has proved that it is Italy to whom we are indebted. The first newspaper was under the control of the Venetian government, and it was necessarily published in manuscript, and continued to be so, long after printing had come into use.

It is interesting to trace the growth of the newspaper. First there was the news letter furnished to the aristocracy, then, as the craving for information spread, followed the ballad of news sung or recited, next came the news pamphlet, the periodical, and lastly the newspaper. The first journalists it will be seen were the writers of "News-Letters." They were originally the dependents of great men employed to keep their patrons informed of all that transpired. The duty grew at length into a calling. The first authentic periodical newspaper in England which is now known to exist was the *Weekly News*, published on the 23d of May, 1622.

Boston was the first city of America that possessed a local newspaper; but the earliest attempt in that direction, made in September, 1690, was suppressed by the authorities. Nearly fourteen years afterwards the first number of the *Boston News-Letter* was printed.

Many strange sheets have appeared since the first newspaper was published, but perhaps the most amusing and remarkable paper ever printed was the Muse Historique, or Rhyming Gazette of Jacques Loret, which was issued weekly in Paris between 1650 and 1665. It consisted of 550 verses summarizing the week's news in rhyme, and treated of every class of subjects, grave and

gay. He collected his news, wrote good verses upon it and never had anybody to help him. His prolonged and unequaled performance has been pronounced unique in the history of journalism.

The newspaper of early times did not enjoy the freedom they do to-day. They were generally under control of the government, and subjected to the most rigid censorship. Home politics were rarely discussed, foreign events forming the staple article of the news.

Quite different it is at the present day. In most countries, newspapers enjoy almost unlimited privileges, and embrace in their columns not only foreign occurrences, but items of interest on science, the arts, and, in fact, almost every conceivable topic. Home politics figure prominently in all of them. As a moulder of public opinion the modern newspaper is almost without a rival. Many are devoted to politics, religion, science, and industries, and each has its own supporters, who are generally willing to believe what their favorite paper prints, but will differ with the opinions expressed by some rival paper. But the influence is mostly local, not national. No one in New York would think of buying a Chicago paper, and lay it aside to peruse the columns of a Chicago daily.

There are, it is estimated, above 50,000 newspapers in the world, and more than half of them are printed in the English language. Each paper represents a vast amount of brain energy, the outlay of thousands of men, all for the purpose of diffusing knowledge for the benefit of mankind.

SPORTS AND PASTIMES.

By Henry Muench.

In the schools of to-day athletic training has its place. Some people think there is too much play as compared with "Old times." Yet a full education should give more than mental drill. A strong mind and a weak body do not go well together. All people need recreation, our minds and bodies require it. Without it people would become slow and gloomy. Games are the recreation of school days. They help to develop the body.

Every nation has its own games and amusements. These point out the national character. They remain after all other peculiarities have worn themselves out. But the minds of the young are nearly the same in all countries, there is little difference in their ordinary games.

From our own Indians we see that athletic exercises were among the first enjoyments of mankind. Field sports have a very early beginning.

To some of us it is easier to learn a game than to learn a lesson. But in this school we must stand well in studies before we can get a place on the various teams.

In preparing for field games, gymnasium work is valuable. The regular exercise keeps the body in good form. It permits no careless habits and adds to our strength and activity. Without this training we could not succeed in athletics.

With good habits games also give courage. Some of the bravest of our soldiers in Cuba were volunteers from the colleges. Cash, Quinby, Greenway, Fish, Church and Brokaw were all noted on the ball field in their college days. And we are not without pride when our athletes beat European athletes.

In this school we have an Athletic Association. It has its director, its manager, and its physical instructor. Everything is arranged in an orderly manner. Many of the boys are devoted to base ball, football and basketball. In each of these sports "Fanwood's" name stands well.

ADVANTAGE OF STUDY.

By Kate F. Elsworth.

Education is an aid to mental power. The mind, when strong and healthy, controls our actions. But all minds are not alike. Some people are gifted with great minds. Some others must be satisfied with less brilliant minds.

At school our minds are trained by study. Through this training we learn to reason, and to understand many things of which we had no knowledge. We begin as children with little things. We make many errors in reasoning at first. But experience brings us better judgment. And judgment is necessary in study. Memory is not enough. We must be able to reason about what we learn.

We find the greatest encouragement to improvement in reading good books. Reading always helps to improve and develop the mind. It furnishes us with the material for thought. It improves our language. It also leads us to like study, and when the mind has been trained properly we are encouraged to study. We become interested in our lessons, and this is a great aid to study. It is easy to learn what interests us.

Many people have minds that can be trained to the highest culture. Some win fame in spite of many difficulties. One of our greatest men was Abraham Lincoln who did so much for the

people during the Civil War. He is an example of the good results of study. He was devoted to such few books as he had when a young boy. He gave close attention to his books and learned many things. He never entered college. He was too poor. During his life he was in the habit of spending a great deal of his spare time in reading books. His parents had not the means to give their son any advantages, but he made the best of his few chances. He reached the highest position in our country.

It has been the same with many other great men. History tells us of many who became great from study. And this is the encouragement offered to us. We can, by study, hope to become better mentally and morally. We have obstacles to overcome just as other people have. We have to master language before we can make progress. This is our hardest difficulty. But it is our great encouragement in study to hope for this as a result.

LOYALTY.

By Eli Ellis, Jr.

Loyalty means fidelity to a superior, or to duty. It is a quality we find in all conditions of life. It belongs to no one nation, to no one people, to no one class, but is general. To be loyal to one's trust is to have a good name. We do not find it hard to be loyal to a person or thing we love and respect. But sometimes we find that we must stand for things or people that we do not think worthy. It is then that we are tried.

We find it easy to be loyal to our school, our principal, the teachers and officers, because they deserve this from us. It is even more easy for us to be loyal to our parents and friends who love us, and whom we love. It requires no great devotion to be

loyal to our country, much less to be loyal to God. All these have such strong claims upon us that to be disloyal to them, would be treason.

But there are other things with claims not so strong, yet worthy our loyalty. Our duty often calls for patience. It may require self-sacrifice. When we fulfill our part by doing something which is not pleasant for us, we show a superior kind of loyalty to duty. When we are trusted with any service, we should perform it the best way we can. It is the test of honesty, to prove our fitness to do a thing, and to do it in the right way.

During the past year the loyalty of our people to their country has been tested. It has been proved to exist. Other nations have learned that patriotism is a real thing in America, and the work of our sailors and soldiers have proven them not loyal but brave. They have left to the future a lesson well worth learning. And if the war does nothing else, it is an object lesson of the loyalty and love of country of the American people.

It shows their belief in, and the sincerity of their prayer:—

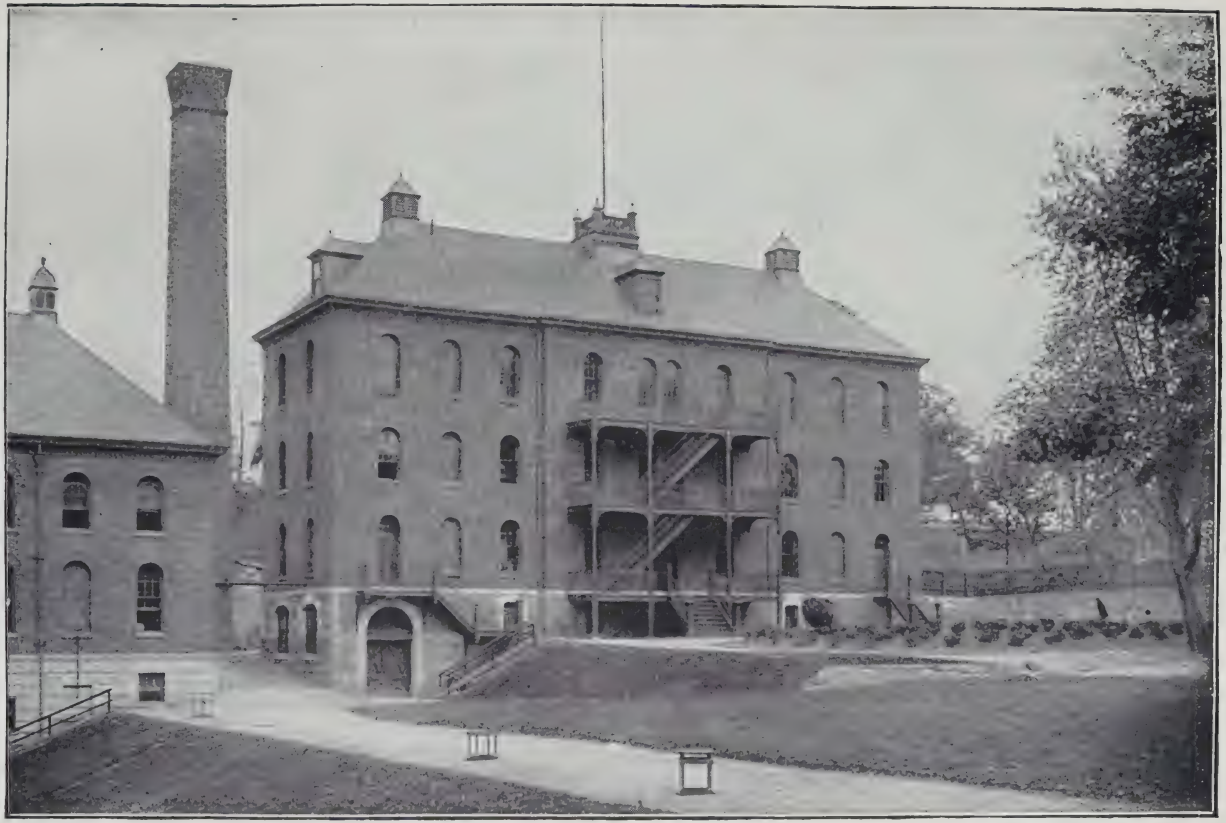
"Wake in our breasts the living fires,
The holy faith that warmed our sires;
Thy hand that made our Nation free;
To die for her is serving Thee."

Holmes' Army Hymn.

VALEDICTORY.

To the Members of the Board of Directors:

We can hardly say enough to you for your kindness to us while learning here at school. You are performing a great educational work in your direction of this school. In your frequent visits to the Institution you have shown how great is your interest in it.



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

The New Trades School Building—100 x 30 Feet.

In bidding you farewell, I do so with assurance of the high esteem in which we all hold you.

To Our Beloved Principal:

The Class of '99 expresses, through me, its most sincere thanks to you. You have been considerate, yet strict, and with patience have done your duty faithfully by us. We will never forget your kindness, your wise instruction and sage counsel. From childhood to the present time, we have seen you and your work. Your watchfulness and wise management has made our school prominent and successful. We are proud and thankful that it has had the benefit of your management. We bid you an affectionate farewell.

To the Teachers and Officers:

You have done your duty well. You have been patient with us, for we have often been a trial to you. We shall miss you when we leave. In many ways you have been good friends to us, and you have acted faithfully your role as our guides and teachers. Goodbye.

Graduating Classmates and Schoolmates:

Our final adieus draw near. We are naturally sorry to leave "Fanwood," for we have passed many pleasant hours here. We must go yet we will not forget each other nor our school. And finally as we enter the new world, let us keep before us that motto which is the key word of our class and make "Loyalty to Duty," something more than mere words. Farewell.

The conclusion of the literary exercises was followed by the distribution of the certificates, diplomas and prizes awarded in accordance with the following resolutions of the Board of Directors, passed June 13, 1899:

PREAMBLE AND RESOLUTIONS.

Whereas, An examination of the State pupils in the New York Institution for the Instruction of the Deaf and Dumb, has been held by the committee appointed by the board of directors for that purpose; and

Whereas, The same has been found satisfactory with regard to the attainments and conduct of the following named pupils, viz.: Joseph Stamm, August Muhlbach, George A. Reicke, Benjamin Silvermond, David Hurewitz, Louis Cohen, Abraham Haischober, Alfred C. Stern, Adolph Buhl, Fred C. Berger, James McBride, William Fink, jr., Frederick G. King, Seligman Gerson, George Wigley, Henry Powell, Jacob Schwartz, jr., Thomas J. Orman, Solomon A. Gompers, Edward Zundt, Margaret Branfuhr, Antoinette Little, Elsa E. Hoenack, Eunice E. Brewer, Minna Levin, Anna A. Moore, Mary Hoffman, who have completed, or within the coming academical year will complete, the term of five years for which they were originally selected as pupils by the Department of Public Instruction; therefore,

Resolved, That said pupils be, and they are hereby recommended to the Superintendent of Public Instruction, to be continued under instruction for three years from and after the expiration of their several terms, agreeeably to the existing provisions of the law.

Resolved, That Samuel Hunter, Stephen Hannon, John Keiser, Gertrude Turner, who have completed the full term authorized by law as State pupils, and who have passed satisfactory examina-

tion, be, and they are hereby recommended to the Superintendent of Public Instruction to be selected for admission to the high class, upon the expiration of their several terms.

Resolved, That a copy of the foregoing resolutions be forwarded to the Superintendent of Public Instruction for his action.

Resolved, That in accordance with the provision of the by-laws of this Institution, certificates of good scholarship be given to the following named pupils, who have successfully completed a course of five years instruction, viz.: Joseph Stamm, August Muhlbach, George A. Reicke, Benjamin Silvermond, David Hurewitz, Louis Cohen, Abraham Haischober, Alfred C. Stern, Adolph Buhl, Fred C. Berger, James McBride, William Fink, jr., Frederick King, Henry Powell, Jacob Schwartz, jr., Thomas J. Orman, Solomon A. Gompers, Edward Zundt, Margaret Branfuhr, Antoinette Little, Elsa E. Hoenack, Eunice S. Brewer, Minna Levin, Anna A. Moore, Mary Hoffman, Ethel Perry.

Resolved, That the following named pupils, who have completed an eight years' course of instruction, are entitled to diplomas and that the same be given them, viz.: William D. Postlethwaite, Herman Heerdt, Charles Gaunt, John Keiser, William Lynch, Anton Suk, Samuel Hunter, Stephen Hannon, Herman A. Peterson, Leah Goldstein, Gertrude Turner.

Resolved, That the following named pupils, who have completed a supplementary course of instruction, are entitled to diplomas, and that the same be given to them, viz.: Eli Ellis, jr., Henry Muench, Kate F. Elsworth.

Resolved, That the prizes for shirtmaking be conferred on Hetwich Hutschenreuter and Carrie B. Van Valkenberg.

Resolved, That the prizes for dressmaking be conferred on Eunice Brewer and Jessie Hicks.

Resolved, That the prizes for plain sewing be adjudged to Dora Hopfer and Eva Sherman.

Resolved, That the prizes for proficiency in cooking be awarded as follows: Female Class A, Mamie Collender; Female Class B, Louise Turner; Male Class A, Alfred G. Barry; Male Class B, Adolph Duerr.

Resolved, That the prize for progress and successful attainment in typewriting be awarded to Alice E. Judge.

Resolved, That the prizes for speed and accuracy in typesetting, punctuality and good conduct during the year, originality and taste in job work, and general knowledge of printing be awarded to: First Grade, John H. Keiser; Second Grade, Benjamin Silvermond; Third Grade, Herman Heerdt; Fourth Grade, Samuel Cohen.

Resolved, That the prizes be given to the pupils of each division for proficiency in their respective trades, viz.:

CARPENTERS.

Division A.—First Prize, Lawrence Heuser; Second Prize, John Sorenson.

Division B.—First Prize, Henry Muench; Second Price, David Edmonston.

TAILORS.

David Hurewitz.

FLORICULTURE.

Division A.—Eli Ellis, Jr.

Division B.—Frederick Nimmo.

HOUSE PAINTING.

John A. Elflein, Jr.

Resolved, That from the interest of the bequest made to this Institution by the late Madame Jumel, the following prizes be awarded in the department of art:

SPECIAL ART CLASSES.

Seniors.

Anton Suk, for pen and ink drawing; Gertrude Turner, for water color painting; August Muhlbach, for general excellence; with honorable mention to Emil Mayer and Michael Elliott.

Juniors.

Frederick C. Berger, Henry Dorst, for general excellence, William Aufort.

SCHOOL ART CLASSES.

Advanced Grades, including Seventh, Eighth, Ninth, Junior Academic and Academic.

Edward Rappholdt.

Intermediate Grades, including Fourth, Fifth and Sixth.

First Prize, Abraham Haischober; Second Prize, George Rau.

Primary Grades, including First, Second, Third and aural.

First Prize, Katie Cheren and Hudson Wells; Second Prize, Eva Sherman and Charles Siegel.

Resolved, That the prizes offered by a member of the board of directors for the best design for a memorial tablet and for the best inscription thereon, be awarded to Kate F. Elsworth for design, and to John H. Keiser for the inscription.

Resolved, That the Archibald D. Russell gold medals, for highest proficiency in the school of the soldier, be awarded to Private Sorenson, Co. A; Sergeant Fluhr, Co. B; Corporal Berg, Co. C.

Resolved, That the principal's prize for the best drill officer, be awarded to Louis Cohen, captain of Co. D.

Resolved, That the Grosvenor prize for excellence in the reciprocal use of language and signs, be awarded to Alice E. Judge.

Resolved, That the Cary testimonial be awarded to Henry Muench, for development of character.

Resolved, That the Demilt prize for scholarship and character, be awarded to Alfred G. Stern.

Resolved, That the special prize offered by the principal, for scholarship and character, be awarded to Louis Cohen.

Resolved, That the Anderson prize, for superior attainment, be awarded to Eli Ellis, Jr.

Resolved, That the Denniston prize, for English composition, be awarded to Gertrude Turner.

Resolved, That the testimonial to be conferred every year, in accordance with the terms of a bequest made to this Institution by the late Harriet Stoner, upon such pupil in the Institution as has never acquired any knowledge of language through the ear, and at the time of graduation shall be found to have attained the highest excellence in character and study, be awarded to Kate Frances Elsworth.

All of which is respectfully submitted.

CHARLES A. LEALE,
ARCHIBALD D. RUSSELL,
AVERY T. BROWN,
EDWARD M. TOWNSEND,
EDWARD M. TOWNSEND, Jr.
Committee on the Annual Examination.

MEMORANDA.

The following statements are of funds reserved for special uses, and not applicable to current expenses, etc., being derived from legacies and sales of real estate. The "real estate and building fund," derived from sales of real estate, and from the Ephraim Holbrook and other legacies is set aside to meet assessments, repair of buildings, and to provide new buildings and other improvements as needed. The library fund, for maintenance of library. The Frizzel, Harriet Stoner, William H. Fogg, and Cary Funds, are reserved for the uses prescribed by the terms of the several bequests.

Receipts and expenditures from funds not applicable to current expenses, etc., etc., for the year ending September 30, 1899:

1898.

Oct.	1.	To balance from account	$38,029 39
		To interest on bonds and mortgages.....	6,863 79
		To interest on balance in banks and trust companies	680 29
		To gift from Mrs. John F. Norbury to library fund	15 00
		To principal of bond and mortgage, No. 6.	2,170 00
			$47,758 47

1898.				
Oct. 1.	By 9 executive committee drafts			$3,650 00
	By 2 library committee drafts			152 95
	By legal expenses			348 50
	By house account for deficit for year			6,633 59
1899.				
Sept. 30.	By balance to account:			
	Cash in Bank of Metropolis		$16,527 86	
	Cash in United States Trust Co		10,327 49	
	Cash in New York Life Insurance and Trust Co		1,107 44	
	Cash in Institution for Savings of Merchants' Clerks		5,590 03	
	Cash in Seamen's Bank for Savings		3,420 61	
				36,973 43
				$47,758 47

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Male Kindergarten. Mansion and Play House.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

PLAY HOUSE FOR THE MALE KINDERGARTEN—40 x 60 FEET.

BALANCE SHEET.

	Dr.	Cr.
Cash account	$36,973 43	
Bond and mortgage account	130,965 00	
Real estate and building fund*		$148,927 79
William H. Fogg fund		10,000 00
Library fund		4,278 61
Frizzell fund		4,289 50
Harriet Stoner fund		262 32
Cary fund		180 21
	$167,938 43	$167,938 43

STATE OF NEW YORK,
CITY AND COUNTY OF NEW YORK, } *ss.:*

E. M. Townsend of said city, being duly sworn, says that he is the treasurer of The New York Institution for the Instruction of the Deaf and Dumb; that the foregoing accounts to the best of the deponent's knowledge and belief are true and just in every particular, and further saith not.

E. M. TOWNSEND.

Sworn to before me, this 18th day of October, 1899.

R. O'CONNOR,
Notary Public.

*Mem. house account owes for advances made to meet deficits $87,745.78.

FINANCIAL STATEMENT.

Report of the Treasurer for the New York Institution for the Instruction of the Deaf and Dumb of the receipts and expenditures, for the year ending September 30, 1899.

RECEIPTS.

Amount received from State Comptroller	$56,203 94	
Amount received for county pupils	64,052 01	
Amount received for pay pupils	2,643 95	
Amount received from other sources	678 69	
		$123,578 59
Amount received real estate and Building Fund to meet deficit		6,633 59
		$130,212 18

EXPENDITURES.

Groceries and provisions	$22,868 17
Clothing	12,969 78
Furniture and bedding	4,269 37
Building and repairs	12,828 66
Contingent expenses	3,997 80
Salaries and wages	21,045 26
Fuel and lights	9,974 65
Stable	1,269 86
Garden and grounds	2,829 66

Laundry	$4,068 02
Schools	28,727 07
Printing	2,460 87
Hospital	2,578 01
Cooking school	325 00
	$130,212 18

VI.

REPORT OF THE ATTENDING PHYSICIAN.

To the Board of Directors of the New York Institution for the Instruction of the Deaf and Dumb:

Gentlemen.—During the past year no disease has been epidemic among the students, and, as can be seen from the following list, the sicknesses we have had, have been of a mild type.

One death occurred, and that was from cerebro-spinal meningitis.

DISEASES.

	Cases.
Abscesses	16
Adenitis	1
Asthma	2
Bronchitis	2
Burns	2
Chicken-pox	14
Conjunctivitis	68
Eczema	7
Fractures	2
Gastritis, acute	14
Influenza	27
Laryngitis	1
Malaria	5
Measles	1
Meningitis	1
Parotitis	4

	Cases.
Pneumonia	2
Rheumatism	1
Ringworm	5
Scarlet fever	1
Sprains	5
Stomatis	1
Tonsilitis	77
Typhoid fever	1
Total	260

Respectfully submitted,

EDWARD H. ROGERS, M. D.

October 1, 1899.

VII.

REPORT OF THE DENTIST.

NEW YORK, *November* 1, 1899.

To the Board of Directors of the New York Institution for the Instruction of the Deaf and Dumb:

Gentlemen.—The dental history of the year just ended is without incident. Only two permanent teeth have been extracted for old pupils during the year. The record of work done is as follows:

Number of hours work	214
Number of fillings	589
Number of extractions	96

Very faithfully,

CHARLOTTE E. BENTON, D. D. S.

IN MEMORIAM.

Isaac Lewis Peet, LL. D.

Isaac Lewis Peet, LL. D., the third principal of the New York Institution for the Instruction of the Deaf and Dumb, 1867-1892, principal-emeritus 1893-1898, passed from earth on the 27th of December last, at the ripe age of 74 years. He was born December 4, 1824, at the American School for the Deaf, at Hartford, Conn., where his father, Harvey Prindle Peet, then filled the double position of teacher and steward. His English education was conducted primarily by Miss Bridgman, a lady who lived in the family of his parents, and taught him and his two brothers, Edward and Dudley. When 13 years old, he attended the Christy and Atchinson School, in the basement of the New York University, for one year, and afterwards, for two years, the Grammar School of the University, of which Mr. Leckie, an eminent Scotch teacher, was head. Mr. Leckie's analytical methods were admirable, and exercised a permanent influence upon his mode of thought, and probably this offers the key to the power Dr. Peet possessed of disentangling the intricate, and making the obscure plain, qualities which distinguished him as a teacher.

He was graduated from Yale in 1845, with rank that entitled him to membership in the Phi Beta Kappa Society, and received the degree of M. A. from Yale in 1849. He at once became a professor in the New York Institution for the Instruction of the Deaf and Dumb, where his father was principal. While teaching, he pursued the study of theology in the Union Theological Seminary, and was graduated in 1849, but was never ordained.

In 1867, upon the retirement of his father after 36 years' service, Dr. Peet was elected his successor, and filled the office of principal for 25 years. Columbia granted him the degree of LL. D. in 1872. He was a prolific and scholarly writer on all subjects relating to the deaf. Among his chief works are "A Monograph of Decimal Fractions," "Language Lessons for the Deaf and Dumb," "A Manual of Vegetable Physiology," and "The Psychical Status and Criminal Responsibility of the Uneducated Deaf and Dumb."

Dr. Peet was for years a member of the executive committee of American Instructors of the Deaf; and, although a devout Presbyterian, he was a leading member of the Church Mission to Deaf-Mutes and of the committee in charge of the Gallaudet Home for Deaf-Mutes. He was vice-president of the International Congress of Instructors of the Deaf, held in Milan, Italy, in 1880, and in 1892 was president of the conference of principals of American Schools for the Deaf. He was the first president of the Washington Heights Century Club. In 1886 he was elected president of the Medico-Legal Society; was also honorary vice-president of the J. Hood Wright Memorial Hospital; a member of the Yale Alumni Association of New York, and the American Association to Promote the Teaching of Speech to the Deaf.

Dr. Peet was a teacher of marked and extraordinary ability, and no better idea of the estimation in which his work as a teacher was held can be given than by quoting from one of his most gifted pupils—Mrs. Weston Jenkins: "He was a painstaking teacher, for he never neglected the dull pupil for the bright one. Some one has truly said that 'to him a teacher who did not love his work and had to be driven, was something he could not understand, while a dull pupil was a problem to be solved.'

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

THE POWER HOUSE—92 x 36 FEET.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

The Tunnel Connecting the Power House and Main Building— 280 x 7 x 7½ Feet

Here is the secret of his success; he loved his work. His illustrations were always forcible and clear, and it was a feeble mind that could not grasp his meaning. How well we remember his ingenious methods of illustrating some example in chemistry or natural science when language failed to convey his meaning."

"In manner he was mild, forbearing and kind, but woe to the boy who roused him by some misdoing, for his wrath was terrible, and the lesson given then must have been impressed on that boy's mind for all time. He had such a high regard and reverence for the gentler sex that the wilful, mischievous or lazy girls, got off much better than they deserved. Dr. Peet encouraged reading during leisure moments in the school room, but would always insist on history or essays for the semi-mute and allow the deaf-mute to have novels. When some would protest, he would explain, in his kind way, that the semi-mute, already having an understanding of the language, needed information and style most, while the deaf-mute would profit by the conversational form in novels."

"Teaching will always be a pleasure to me. When I am tired of the cares of State, I will go to the class room for a rest," said he upon being congratulated upon his accession to the principalship. Indeed, teaching had for him a fascination he could not resist, and even as principal he was more frequently to be found in the class room than in his office. The natural result followed that his large daily mail was occasionally neglected, and being in arrears, he gained the unfair reputation of tardiness in his correspondence, few comprehending the excusable cause of delay." Knowing him intimately, both in his official and private characteristics, the writer has often marvelled at the versatility of his rare intellectual powers. He was constantly at work for the ac-

complishment of great purposes, toiling much, enduring much, fulfilling much. His mind was ever in the work of education, teeming with ideas, fertile in invention, clear and forcible in the practical illustration of knotty points, never weary, never discouraged.

He was a friend, a benefactor, a kind and indulgent father to those who had the good fortune to have come under his ministration, and being a man of great beauty of character he had upon his pupils the most powerful moral influence.

As principal, Dr. Peet followed closely on the lines laid down by his father. He was an unflinching believer in and a stalwart advocate of the combined system, holding that the language of signs was to the deaf what the sound of the spoken word was to the hearing. In this belief it was his practice to require his pupils to make responsive signs for every word written or spelled on the fingers in their presence, when they came to a word new to them, to have the teacher enter into a full explanation of it by means of signs, actions, illustrations and objects, with the view of impressing indelibly upon the mind the meaning of the word in all its usual relations. Everything communicated in this way, the pupils were required to write out afterwards.

He also employed the plan of having every pupil taught articulation and speech reading, using in this connection the Bell's "visible speech" symbols. Finally in the recitation of a lesson, Dr. Peet recommended that the pupil (1) spell on the fingers, (2) write it, (3) make signs for it, (4) speak it. In this way, he held, is produced the true "combined system," which embodies the best features of both oral and manual teaching.

Dear old Doctor Peet! Was there ever a more lovable man? His character as a man and a Christian was one of beauty. Con-

stitutionally courteous and reserved, an intimate acquaintance with him was necessary to an accurate estimate of his worth. Possessing so great intellectual force, his courteous diplomacy in place of direct shoulder blows, may, possibly, have often been wrongly interpreted, but he was pre-eminent in all his relations for uniform courtesy and great tenderness of heart.

The services he gave to the uplifting of mankind through a period of more than half century will secure for him, until time shall be no more, the prominent place in the history of the education of the deaf in this country.

The funeral services of Isaac Lewis Peet, LL. D., were held on December 30, in the spacious chapel of the institution, which had, for this solemn occasion, been transformed by an elaborate arrangement of ferns, palms, lilies and foliage plants.

A little before 1 o'clock in the afternoon, the six honorary pall-bearers, selected from the principal's staff of teachers and officers, in two carriages, were driven to Fordham Heights, where the remains of Dr. Peet lay in a handsome broadcloth casket, in the parlor of his late residence on University Heights.

At a little after 2 o'clock the pall-bearers ranged in two lines, with caps at salute, while the casket was borne from the house to the hearse. The cortege moved towards the institution, the two carriages containing the pall bearers preceding the hearse, which was followed by several carriages containing the family and relatives of the deceased.

The institution was reached at 3 o'clock and the sad procession moved through the hall and up the winding stairway to the chapel.

Preceded by the principal, it was headed by Rev. Dr. Chas. A. Stoddard and Rev. Dr. J. C. Bliss. Next were Rev. Dr. Thomas

Gallaudet and his brother, Edward M. Gallaudet, Ph. D., president of Gallaudet College. Then came the honorary pall-bearers, in the uniform of the institution, their gold-braided and monogramed caps crossed over the breast and resting at the left shoulder, with slow and steady step, in the following order: Prof. T. F. Fox and Mr. E. A. Hodgson, Prof. W. G. Jones and Mr. E. S. Burdick, Mr. Charles W. Van Tassell and Mr. William H. Van Tassell. The casket came next with the mourners following.

The chapel was filled with people, including, besides hearing friends, a great many old-time pupils of Dr. Peet, and a few of the more advanced classes of Fanwood, who had come from their homes to do homage to their late Emeritus Principal. Had the pupils not been home for the Christmas holidays, there would not have been room to stand from chapel to piazza.

The solemn services were conducted by Rev. Dr. Charles A. Stoddard, Principal Currier interpreting to the deaf in the sign language.

The Rev. Dr. John C. Bliss, of the Washington Heights Presbyterian Church, read the following passages of Scripture:

"Comfort ye, comfort ye my people, saith your God. Speak ye comfortably to Jerusalem, and cry unto her, that her warfare is accomplished, that her iniquity is pardoned; for she hath received of the Lord's hand double for all her sins.

"The voice of him that crieth in the wilderness, Prepare ye the way of the Lord, make straight in the desert a highway for our God.

"Every valley shall be exalted, and every mountain and hill shall be made low; and the crooked shall be made straight, and the rough places plain:

"And the glory of the Lord shall be revealed, and all flesh shall see it together; for the mouth of the Lord hath spoken it.

"The voice said, Cry. And he said, What shall I cry? All flesh is grass, and all the godliness thereof is as the flower of the field:

"The grass withereth, the flower fadeth; because the spirit of the Lord bloweth upon it; surely the people is grass.

"The grass withereth, the flower fadeth; but the word of God shall stand forever.

"But some man will say, How are the dead raised up? and with what body do they come?

"Thou fool that which thou sowest is not quickened, except it die;

"And that which thou sowest, thou sowest not that body that shall be, but bare grain, it may chance of wheat, or of some other grain;

"But God giveth it a body as it hath pleased him, and to every seed his own body.

"All flesh is not the same flesh; but there is one kind of flesh of men, another flesh of beasts, another of fishes, and another of birds.

"There are also celestial bodies, and bodies terrestrial; but the glory of the celestial is one, and the glory of the terrestrial is another.

"There is one glory of the sun, and another glory of the moon, and another glory of the stars; for one star differeth from another star in glory.

"So also is the resurrection of the dead. It is sown in corruption; it is raised in incorruption;

"It is sown is dishonor; it is raised in glory; it is sown in weakness; it is raised in power;

"It is sown a natural body; it is raised a spiritual body. There is a natural body, and there is a spiritual body.

"And so it is written. The first man Adam was made a living soul; the last Adam was made a quickening spirit.

"Howbeit that was not first which is spiritual, but that which is natural; and afterward that which is spiritual.

"The first man is of the earth, earthy; the second man is the Lord from heaven.

"As is the earthy, such are they also that are earthy; and as is the heavenly, such are they also that are heavenly.

"And as we have borne the image of the earthy, we shall also bear the image of the heavenly.

"Now this I say, brethren, that flesh and blood cannot inherit the kingdom of God; neither doth corruption inherit incorruption.

"Behold I show you a mystery; we shall not all sleep, but we shall all be changed.

"In a moment, in a twinkling of an eye, at the last trump; for the trumpet shall sound, and the dead shall be raised incorruptible, and we shall be changed.

"For this corruptible must put on incorruption, and this mortal must put on immortality.

"So when this incorruptible shall have put on incorruption, and this mortal shall have put on immortality, then shall be brought to pass the saying that is written, Death is swallowed up in victory.

"O death, where is thy sting? O grave, where is thy victory?

"The sting of death is sin; and the strength of sin is the law.

"But thanks be to God which giveth us the victory through our Lord Jesus Christ.

"'Therefore, my beloved brethren, be ye steadfast, unmovable, always abounding in the work of the Lord, forasmuch as ye know that your labor is not in vain in the Lord.'

"And I saw a new heaven and a new earth; for the first heaven and the first earth were passed away; and there was no more sea.

"And I John saw the holy city, now Jerusalem, coming down from God out of heaven, prepared as a bride adorned for her husband.

"And I heard a great voice out of heaven saying, Behold, the tabernacle of God is with men, and he will dwell with them, and they shall be his people, and God himself shall be with them, and be their God,

"And God shall wipe away all tears from their eyes; and there shall be no more death, neither sorrow, nor crying, neither shall there be any more pain; for the former things are passed away."

Prayer by Rev. Dr. John Bliss.

Oh Lord, our God, thou hast revealed thyself to us in Thy word as the Father of Mercies and the God of all comfort, and we know from all the exceeding great and precious promises contained in Thy word and spoken to us with such tenderness through Thy Son and Thy servant, that Thou dost inspire us to speak comfort to our hearts, that we can put our trust in Thee and look to Thee as our helper, as our stay, and our support in every time of trouble. And when we gather as we do to-day under the cloud and in the face of the shadow of death, then we can be most confident of Thy loving kindness in gentle and gracious support to us.

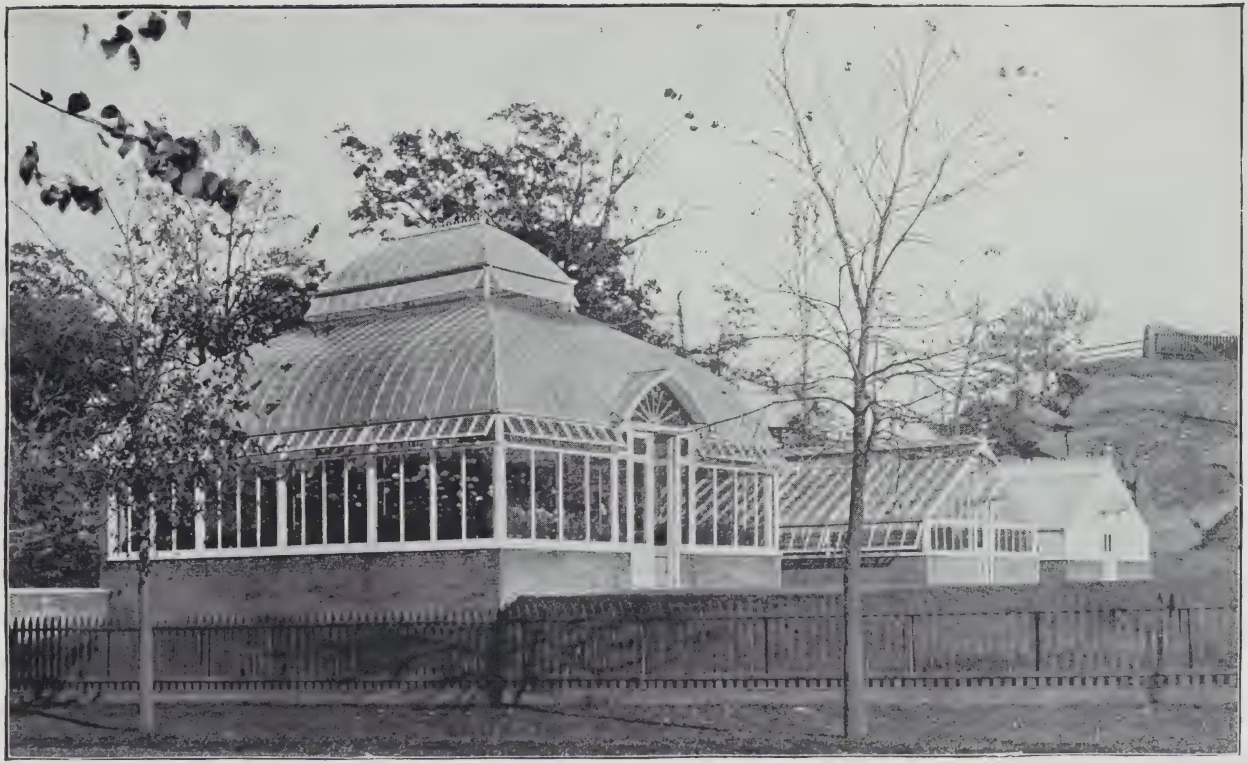
And then we can commend to Thee, most tenderly and with the greatest assurance, these Thy dear servants who are called to sorrow in Thy providnce through the taking away of one so dear to them, so needed by them, and so much loved and esteemed by all who knew him.

And yet, our Father, while their tears are falling and we mingle ours with theirs, and sympathize with them most fully, yet surely we mingle our thanksgiving with our sorrow, because of all that Thou didst do by the light of him whom Thou hast now taken unto Thyself, that Thou didst so use him as to make him a blessing to so many lives. We thank Thee for that grace that Thou didst cause and appoint unto him, and through him unto others, so that now there are those rising up to call him blessed and to give thanks unto Thee for all that he did and for all that he was.

We ask that Thy own comfort and blessing may be given to those who sorrow here to-day, and that Thou wilt sanctify this affliction to them and make Thy grace sufficient for them and give them a very precious sense of the nearness to their own souls of that Saviour whom they servant trusted in and whom he loved and whom he followed so faithfully, and whose spirit he exemplified so sweetly and beautifully unto others. Let them feel that they can lean upon an arm that is stronger than any of flesh, and that they can rest upon Thy own promises that Thou hast declared shall be made good to all Thy people.

And so we commend unto Thee and to the world Thy grace, and we ask that Thy blessing may be upon us all in connection with this solemn and tender service.

And, as we are reminded of the life of Thy servant, and are taught the lessons that come therefrom, that it may be found verified in our experiences that it was better for us to come to



NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

THE RANGE OF GREENHOUSES.

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

TRADES SCHOOLS. GREENHOUSES.

this place of mourning than to have gone to the house of feasting, and that we shall thus lay to heart these teachings that may make us better in heart and for life for the days that are to come.

Hear us, we beseech Thee, and bless us and make Thy grace equal to our needs, and Thy strength, as we may require from day to day, and when Thou shalt have done with us here and the mourners go about the streets for us, let it be with the sweet and blessed hope that we have entered into the everlasting rest and have come to that joy that Thou hast declared for Thy faithful servants.

We ask it through Jesus Christ, our Redeemer. Amen.

The quartette sang the beautiful hymn entitled "Asleep in Jesus."

ADDRESS OF REV. DR. STODDARD.

Associates and friends.—The silence of death rests upon the tongue which uttered only kind and gracious words for so many years to assemblies gathered here and to other assemblies in this and foreign lands. The facile fingers which spoke with such graceful movements to the deaf and interpreted to the children of silence the thoughts and feelings of an outer world are cold and stiff, and the heart which glowed with warm affection for the deaf has ceased to beat. He whom so many have loved as a father and honored as a friend has passed away from earth, and we are gathered to pay a last tribute of love and respect to his memory.

It is eminently fitting that in this place, which has been the scene of his labors and of the peaceful triumphs of his heart, the farewell should be spoken, and that our testimony to his benevolent and useful life should be given. I am not addressing strangers, and therefore it is needless for me to enter into the

details of a long life devoted from its earliest years to labor, thought and services, for the interests of the deaf and dumb. The names of hearing and speaking men who have been more closely and conspicuously identified with deaf-mutes and their interests than he was are few. We recall the name of the Abbe de l'Epee, whose monument in the cathedral of Notre Dame, in Paris; Heinicke, in Germany; Stainer and Elliott, in England, and Gallaudet and Peet in the United States. There are many instructors still living in this country whose names will be illustrious in the annals of deaf-mute instruction, like our own Prof. Currier and Dr. Graham Bell. Long may they be spared to bless by their inventions our afflicted comrades in the battle of life, and to kindle by their enthusiasm the efforts of other men in their behalf! We write high upon the roll of Christian philanthropists among the prominent benefactors of the deaf the names of Harvey Prindle Peet, the father, and Isaac Lewis Peet, the son. The city of New York owes to them a debt of gratitude which can never be repaid, and deaf-mute instruction throughout the world has been enlarged and improved by their unwearied labors, their wise efforts and their published experiences. The elder Peet founded the New York Institution for the Deaf and Dumb. The son enlarged its capacity for usefulness, extended its teaching, deepened and promulgated its system and laid the foundations on which the present administration has been able to build with security and great success. Those of us who remember what was comparatively a day of small things in deaf-mute education, know how much the advance and glory of the present is due to the unselfish and persistent devotion of the families of Harvey P. Peet and Thomas H. Gallaudet. We honor

them while living; we mourn their departure; we take courage from their example.

Isaac Lewis Peet was born December 4, 1824, at the American School for the Deaf, in Hartford, Conn., where his father filled the double place of steward and teacher. His early education was carefully directed, and he took the regular course at Yale College, being graduated in 1845 with honor and rank that entitled him to membership in the Phi Beta Kappa society. He at once entered on his life work as a teacher of the deaf and dumb, and became a professor in the New York institution, where his father was then principal. While teaching he pursued the study of theology in the Union Theological Seminary, and was graduated in 1849, but he was never ordained as a minister. As teacher of the high classes in the institution, Dr. Peet distinguished himself by the originality of his methods, his ability to awaken enthusiasm in his pupils, and by a spirit of kindness and love for all, even the most stolid and unreasonable, which made him beloved by all with whom he came in contact. He was not a good disciplinarian, but he was an honored teacher and loved as a kind father by all the young. In 1867, on the retirement of his father as principal after thirty-six years of service, Dr. Peet was elected as his successor, and filled that office for twenty-five years, when the directors honorably retired him with the title of Principal Emeritus. Though faithful to his duties to the New York institution, Dr. Peet found time for the publication of a number of works. He was a prolific writer upon all subjects relating to the deaf, their status and education. Among his chief works are "A Monograph on Decimal Fractions," "Language Lessons for the Deaf and Dumb," and a "Manual of Vegetable Physiology." In 1886 his

worthy ambition, and we place upon the coffin of our friend, to-day, this motto: He lived for others, and he lived not in vain!

The following hymn, a favorite with Dr. Peet, was then sung:

"Earth has nothing sweet or fair
Lovely forms or beauties rare,
But before my eyes they bring
Christ of beauty, source and spring."

Rev. Dr. Stoddard.—We have with us to-day Dr. Thomas Gallaudet, Rector Emeritus of St. Ann's P. E. Church in this city, and his brother, President Edward M. Gallaudet, of the Deaf-Mute College in Washington. They were both long associated with Dr. Peet, and it is eminently suitable, as they have kindly consented to say a few words, that we should hear from them at this time.

Address of Rev. Dr. Thos. Gallaudet.

It seems strange, friends, that it falls to my lot to say a few words at this service. Dr. Peet was in a sense my younger brother. But such is the order in Providence; one is taken and another is left. It is a privilege for me to say a single word.

My acquaintance with my departed friend began in childhood. I can well remember the scenes which as little boys we engaged in as we grew up, my father being the principal and Dr. Peet, the elder, being the steward and a teacher in the Hartford institution. I lived near, and my dear friend was brought up in the institution, breathing as it were the very atmosphere of the work in which he was to spend his life. So he went on from there, and after a while his father removed to New York, and the Doctor engaged in building up this great institution. I lived for awhile in the old city of my birth, Hartford, and then in the Fall of 1843, became a teacher under the elder Dr. Peet in New York. So our dear friend

and I were thrown together again, and we passed on from that time knowing each other more and more intimately. We were fond of each other. We had many things in common. As you have heard, he was a good Presbyterian brother, and it falls to my lot to be an Episcopal brother. But how much Christian people have in common in the Saviour in whom they put their trust! And so I was not surprised when I found that my brother, Dr. Isaac Lewis Peet, was willing to join with me, as reference has already been made, in our church work among the deaf-mutes. I found him a counsellor and a friend in the meetings of the trustees of the Church Mission to Deaf-Mutes, and I found him particularly interested in the Home for the Aged and Infirm, which is a society which the Church Mission has founded on the Hudson river, near Poughkeepsie. We often talked over plans for the benefit of deaf-mutes after they left school, and I can only say to-day that I have a great respect for the solemn and philosophical position which Dr. Peet ever took in the education of deaf-mutes. He saw through the difficulties of the whole situation. He saw that signs are to the deaf what sounds are to the hearing. He saw that there was a place for this graphic sign language to explain more fully the real meaning of English words and sentences, and so he joined the company of those who would mingle various methods in the combined system. So I think his name as the great work goes on will stand as a symbol of what seems to many of us such a sound and philosophical view for the fullest development of those who are deprived of hearing and speech.

It was a touching incident of his closing days that on his 74th birthday, when he had visited as a guest the principal at his old home, that he should turn aside and come down to the first service which we were holding in St. Ann's Church for Deaf-Mutes. I

was never more touched in my life than when I saw him and his beloved daughter coming up with the others to receive at our hands the holy communion. I shall ever bear in mind that most touching incident. And so the other incident, which Dr. Stoddard has already alluded to, showed how he was thoroughly interested in everything pertaining to deaf-mutes. It was an inclement night. We are thankful as we remember the past that his disease was not taken on that night. He went over to the church to which I have already alluded on the evening of the 10th of December; I was not able to be present myself, but I am told that he made one of his most interesting and touching addresses in commemoration of my father. It was the 111th anniversary of my father's birth. His father and my father were associated, and so it fell to our lot to be associated in many things pertaining to work among the deaf-mutes.

I can only express, in closing, my deepest sympathy with those whose hearts are most tenderly touched to-day. God bless them all, and keep them. Give them the sympathy in the never-ending life soon—we little know how soon—to be gathered with our dear ones in that bright and better land which comes to all those who are faithful unto the end.

Address by Dr. Edward M. Gallaudet.

I certainly esteem it as a very high privilege to be permitted on this occasion to say a few words as representing the great body of educators of the deaf of which Dr. Peet was so honored, and so deservedly honored, as a leader. Of his work here in New York I need not speak. It is known to you all. But I may perhaps say a single word of Dr. Peet's position among the brethren of his profession outside of New York. I had the great pleasure of being

NEW YORK INSTITUTION FOR THE INSTRUCTION OF THE DEAF AND DUMB.

Fire Extinguishing Apparatus.

with him at many meetings of instructors of the deaf. Wherever he was present his influence was that of a commanding personality. He brought to his work that great and not too common source of strength among educators of the deaf, a high and finished education. He was a cultivated scholar; his mind had been trained in the highest institutions of learning. So that he brought to the solution of the important and often difficult problems found in working out the training of the deaf, qualities of mind that were to him a source of great strength. Whenever he read a paper, he was listened to with profound attention and respect. When he spoke in debate, what he had to say carried weight with all. Dr. Stoddard has referred to Dr. Peet's membership of an important committee. It will be interesting, I think, that it should be understood by you how important that committee was. It was the Standing Executive Committee of the Convention of American Instructors of the Deaf, and Dr. Peet and I became members of that committee together in 1868, and we were associated on that committee during a period of more than a quarter of a century. That committee during the interim of the meetings of the convention continued its corporate existence and exercised important duties in the supervision and care of the publication of the American Annals of the Deaf, a publication of which it can be said without fear of contradiction, has been the leading publication among the educators of the deaf of the world. In that committee Dr. Peet always showed that fine criticism, that clear judgment, and that conciliatory manner of reaching conclusions for which he was so distinguished, and my pleasing remembrance of this intimate association of over a quarter of a century can hardly be described in words. Sometimes the committee met here in this institution, sometimes in Washington, sometimes in Cali-

fornia, sometimes in Colorado, and other places scattered over the length and breadth of our land, and Dr. Peet, with very rare exceptions, was present to perform his duty as a member of that committee, and I feel that its success and the marked success of the organization which it represented, and of the publication which has been carried on so successfully under its direction, was in a great measure due to Dr. Peet's best qualities of mind and heart.

I am sure, my friends, I may be permitted to add my personal tribute of great respect and affection to Dr. Peet. Like that of my brother, my acquaintance and friendship with him has covered a lifetime, and, as my brother has said, the intimacy of our families has been that of more than three-quarters of a century. Our fathers were friends, and we were friends, and we stand here now to speak the words, not good bye, but good morning.

The hymn "Abide With Me" was then sung.

The benediction was pronounced by Dr. Stoddard in the following words:

"May the grace of our Lord and Saviour Jesus Christ, the love of God, and the communion and fellowship of the Holy Ghost, be and abide with you evermore. Amen."

Those present were invited to take a last look at the well-known features of their departed friend. The pall-bearers, as a guard of honor, ranged three on each side of the casket, and stood at "attention," while the long lines moved slowly by, many a cheek being wet with tears, and all bearing an expression of sadness.

To beholders the funeral had a semi-military aspect, and was one of the most imposing and impressive ever witnessed, if we except those great pageants given to high officials in the service of the State or Nation.

Immediately after the services in the Institution chapel, a death mask was taken, from which in the future a medallion or bust can be made.

Shortly after seven o'clock on Saturday morning, Principal Currier followed the remains to the Grand Central depot, where the casket was placed in a car for Hartford. At nine, accompanied by Dr. Walter B. Peet and George Herbert Peet, sons of the deceased, and Theodore Peet, a nephew, the journey to Hartford was begun.

Principal Currier had previously notified Dr. Job Williams, Principal of the Hartford School, and the latter had engaged Rev. Dr. J. H. Twitchell to read the committal service.

When the train reached Hartford, in the midst of a snow storm, it was met by Dr. Williams, Rev. Dr. Twitchell, Dr. G. C. Fay, Prof. A. S. Clark and Miss Lucy Clark, and Prof. Wm. S. Weeks.

The funeral then proceeded to Spring Grove Cemetery, where, with impressive religious ceremony, the remains of Dr. Peet were placed in the family plot, on the opposite side of the marble column beneath which all that was mortal of his venerated father, Harvey Prindle Peet, was laid away almost a year beyond a quarter of a century ago.

So has passed from the world a true gentleman, one who carried the grace of a heartfelt courtesy into all the affairs of life; who was gentle to the weak, generous to the poor, and just to all men; who was true without rudeness, honest without self-interest, polite without servility; who was pure in mind and reverent of heart; and whose greatest ambition was to serve those who are handicapped with deafness and among whom every year of his long life was passed.

Vale! Vale!

CHARLES WESLEY VAN TASSELL.

In the midst of leave takings, attending the close of the term at the New York institution, a short time since, none suspected that they were bidding a final farewell to him who, from length of continued service as a professor, had come to be regarded as the nestor of the institution faculty. But even then the relatives and intimate friends of Prof. Van Tassell were aware that he was bravely holding out against a lingering ailment, still they did not give up all hope until he was confined to his bed and his physician had diagnosed his case as cancer of the duodenum.

The patient did not seem to suspect his precarious condition, and confidently expected to resume his work at the beginning of the new term. At length dissolution set in, and on Wednesday morning, July 19th, he ended an exemplary life with a serene and peaceful death. When the signs of death were stealing upon him, he was supported by the consolation of that Gospel he had long professed and he rested calmly on that Saviour, who had ever been, and now seemed peculiarly, his only hope. And when the dying hour came there was not a pang, not a struggle, beyond the mere gasp of expiring nature.

Charles Wesley Van Tassell was born in Ellenville, N. Y., on May 12, 1843, the only son of William and Levina Van Tassell. He was a descendant on the paternal side of the Von Texals, who came to America from Holland some two hundred years ago, and settled at Philipse manor, near Tarrytown, N. Y. He was a lineal descendant of John Van Tassell, born in 1737, who served in the French war and who was also a soldier of the revolution. His great-grandfather, Stephen Van Tassell, born in 1737, entered the American service as a volunteer, about the first of May, 1776, at Tarrytown, in the company of Captain Abram Ladieu, and was

at the battle of White Plains. In 1777, he re-enlisted, and was at the Young's House fight. Again in 1780 he enlisted in the Continental line, under Colonel Hughes; was taken prisoner in April, 1780, conveyed to New York, and confined in the old Sugar House prison.

Indeed the forefathers of Prof. Van Tassell were one of the most numerous and conspicuous families of the manorial period, and were the very impersonation of some of its most marked characteristics. The blood of Thor was in their veins, and their struggle for freedom in Friesland had made them veritable sons of Mars; during the revolutionary war they were ever in the forefront of the fight. His own father, who still lives at the age of eighty-four, showed this martial disregard of danger, for although not a soldier, he served for many years on the metropolitan police force. Probably for the lack of hearing, Prof. Van Tassel was the direct antithesis of all this warlike spirit. In his nature he was gentle, peaceful, courteous, disinclined to contention, kindly disposed, and benevolent in all his relations with his pupils and confreres.

He became deaf from scrofula, at the early age of one year, but owing to the law as it existed at that time, he was unable to receive instruction in an institution until he had reached the age of twelve. Nevertheless, he made some progress in knowledge, and was not totally deficient upon entering school. In 1855, he was entered as a pupil at the New York institution, and was placed in a class of beginners, under the late Prof. Angus. He made rapid strides, and upon reaching the high class, such was his natural ability as a teacher, that he was employed part of the time as a monitorial teacher. This kept him from his studies to an extent, and had much to do with the loss of the highest honors of the class. He graduated in 1865, receiving the prize

for scientific, analytic and mathematical studies. Before leaving for the vacation he had been appointed a temporary teacher, but did not regularly enter upon his duties. He went to his home at Ellenville, N. Y., and remained there working as a printer. In May, 1866, he was recalled to the institution by Dr. H. P. Peet and appointed a teacher, having as his first charge division C, of the juvenile class, the members of which had been in school from two to nine months, and was composed of very small children. Thus at the very beginning of his professional career, Prof. Van Tassell began laying the foundation of a reputation which ever remained with him for skill, ability and diligence in teaching backward pupils and those of tender years. And of him it may truly be said no teacher was ever more laborious, more faithful, or more successful. The number of young children who have passed under his instruction to the more advanced classes, and thence to higher honors, sufficiently confirms this observation.

In 1874, when the younger male pupils were placed by themselves in the building known as the "Mansion House," Prof. Van Tassell was a natural selection as one of the two teachers to take charge of them, and with the exception of the few years, during which the juvenile department was at Tarrytown, he has taught at the "Mansion" ever since. In his work he showed wonderful faithfulness and conscientiousness, uniting a zeal born of knowledge, and a skill originating in intelligence and perfected by experience. His labors were rewarded by the success which such a combination of qualities could not fail to secure. As has been said, to him was habitually assigned the duty of taking classes through their first three years, and so perfect was the foundation he laid in penmanship, language, exactness of comprehension, and in manners and morals, that the pupil was indeed

fortunate who came under his instruction. He possessed that special power by means of which he was able to stimulate the minds of pupils whose faculties had not reached the condition of general awakening, and to interest them in subjects having a direct tendency to increase their intelligence. So that, without any pretension to deep learning, he understood the philosophy of the deaf child's mind, and in his teachings accomplished results that would hardly have been excelled, if equalled, by the most accomplished scholar. His patient, painstaking instruction opened the minds of his pupils, while his fatherly interest in their progress won their love and obedience. Not one of the hundreds of graduates of Fanwood who began their education at the "Mansion" but will learn of his death with deep sorrow, as the loss of one to whom they owe some of the happiest hours of their early lives.

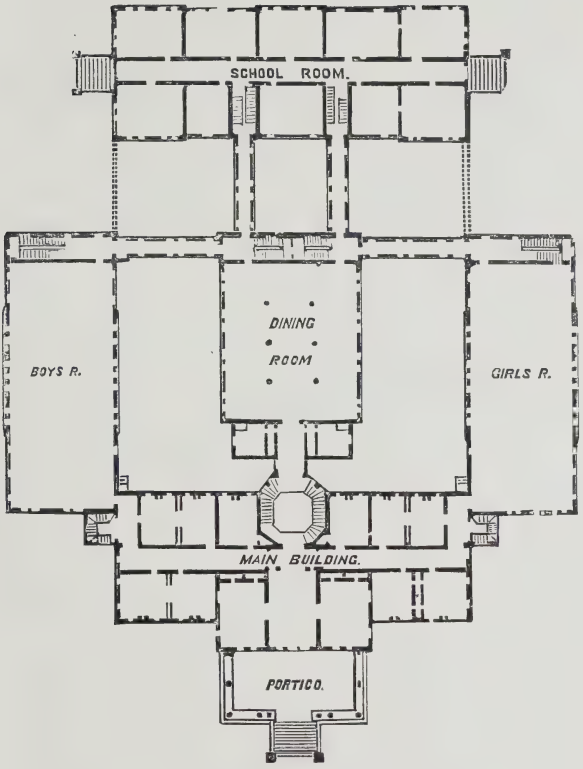
He took an active interest in the Fanwood Literary Association from its inception, and filled all the offices from director to president. In 1867 he was elected member of the Epsilon Sigma Society, and at one time held the office of vice-president. He was also a member of the Order of Elect Surds from its organization till its dissolution, and at various times was connected with the Gallaudet Club, the Fanwood Quad Club, and later the League of Elect Surds.

In early manhood, while a teacher at the institution, he published *Now and Then*, a little sheet of institution news, which appeared irregularly, but was of great interest to the institution household. In 1870 he married Miss Clotilde Lyon, a graduate of the high class of the same year as himself. The union has been blessed with three children, two sons, William H. and Charles Wesley,

Jr., who hold responsible positions in the institution, and a daughter, Clotilde.

His was a noble person, tall and well-built, and those who knew him recall his erect, firm step, giving evidence of the early physical strength, which made him famous in his school days for his prowess on the ball field and in the school boat. Though not very far advanced in years, his white beard and high forehead gave him a patriarchal appearance, which was enhanced by his courteous smile and gentle manners to all with whom he came in contact.

He generally talked slowly, or rather answered deliberately; not, however, because his mind was not active, but because it was exact. He was unwilling to say anything till he could say the right thing. His mind was clear. His thoughts were well defined and lucid. He never attempted to express an idea till it was fully in possession of his own mind. He knew clearly what he knew; and also knew what he did not know. That is, he saw distinctly what, to his mind, was known, and what was unknown, and between what was certain and what was doubtful. And these clearly defined limits he scrupulously regarded in his teaching. It has been the good fortune of the writer of this sketch to have often discussed with him knotty points on the teaching of very young deaf children, and he can testify to his thorough understanding of this phase of instruction. He had strongly developed his faculty of order. Everything he did he did systematically. He had a place for everything and everything in its place, not only in his classroom, but in his mind and in all his mental developments. Possessing these intellectual qualities, and having until recently, uniformly good health, he became an accomplished teacher in his particular line.



PRINCIPAL FLOOR.
SCALE.

He early united with the Episcopal church, and for several years was a lay reader connected with the Church Mission to Deaf-Mutes. Cherishing the strongest interest in promoting the cause of religion and sound morals among the deaf, he gave to the mission the benefit of his influence, his persuasive powers, and his ardent and constant support.

He died as he had lived—peaceful, yet not desponding; confident, yet not boastful. Very gradually for successive weeks did his strength wear away. Through all his illness, even when the flagging of nature seemed to preclude both strength and emotion, his trust in the Invisible was unwavering. Gently and peacefully passed his spirit to its final rest, and the silence of his life's pilgrimage was exchanged for the songs of glory!

APPENDIX.

SITUATION OF THE INSTITUTION.

The grounds occupied by the Institution comprise about 23 acres, and are located upon the banks of the Hudson river, at Washington heights, between One Hundred and Sixty-second and One Hundred Sixty-fifth streets. The entrance to the grounds is at Broadway, near One Hundred Sixty-third street, about nine miles from the City Hall.

The Institution can be reached by all elevated railroads to One Hundred and Twenty-fifth street, thence by electric road on One Hundred and Twenty-fifth street, to One Hundred and Sixty-second street on Amsterdam avenue, from which point the Institution is distant two blocks west.

TERMS OF ADMISSION.

I. Pupils are provided for by the Institution in all respects, clothing and traveling expenses excepted, at the rate of $350 to $400 per annum. Clothing will be furnished by the Institution, if desired, at an additional charge of fifty dollars. Payment is required semi-annually in advance. Advanced day pupils will be received at a charge of $200 per annum, including books and stationery, payable semi-annually in advance. The school year for day pupils shall be considered to commence on the third Wednesday in September and end on the second Tuesday in June.

II. The regular time of admission is at the close of vacation, which extends from the second Tuesday in June to the third Wednesday in September. Pupils will, however, be received at any time when accompanied by the proper certificate of appointment.

III. No deduction will be made from the annual charge in consequence of absence on any account whatever, except sickness, nor for the vacation.

IV. Satisfactory security will be required for the punctual payment of bills and the suitable clothing of the pupils. In the case of pupils supported by their parents or friends, a bond will be required, the form of which is annexed to this report.

V. Application regarding the admission or dismission of pupils, and correspondence with reference to their support, health, and education, must be addressed to the principal.

The post-office address of the Institution is Station M, New York.

VI. The selection of pupils over twelve years of age, to be supported at the public expense, is made by the Superintendent of Public Instruction, at Albany. Children under 12 years may be admitted to the institution by certificate of any overseer of the poor or supervisor.

VII. The clothing of the pupils over twelve years of age, selected and supported as State pupils, is chargeable to the county from which they come, at the rate of thirty dollars per annum, agreeably to the provisions of chapter 386, Laws of 1864.

VIII. Should objection exist to the admission of any individual, the board reserve to themselves, or their officers, a discretionary power to reject the application.

The above terms are to be understood as embracing the entire annual expenses to which each pupil is subjected. Stationery and necessary school books are furnished by the Institution. No extra charge is made, in case of sickness, for medical attendance, medicine, or other necessary provisions.

It is suggested to the friends of deaf-mute children that the names of familiar objects may be taught them with comparative ease before their admission, and that the possession of such knowledge, in any degree, materially facilitates their subsequent advancement. To be able to write an easy hand, or, at least, to form letters with a pen, is likewise a qualification very desirable. In reference to this subject, it is recommended that the words which constitute lessons or copies, preparatory to admission, should be such as have been previously made intelligible to the learner.

In the case of each pupil entering the Institution, it is desirable to obtain written answers to the following questions. Particular attention to this subject is requested.

1. Name of the pupil in full.
2. Residence, town, county, State.
3. When was he or she born?
4. Where was he born?
5. Was he born deaf?
6. At what age was hearing lost?
7. By what disease or accident did he become deaf?
8. Is the above the physician's opinion?
9. Is the deafness total or partial?
10. Have any attempts been made to remove that deafness, and if so, by whom and with what result?
11. Have any attempts been made to communicate instruction? If so, what?
12. Is there any ability to articulate or read on the lips? How much?
13. Is he cleanly?
14. Has he had any acute disease or received any bodily injury?

15. Is he laboring under any bodily infirmity, defective vision, eruption, malformation of limbs, glandular swelling, rupture, epilepsy, chorea, or palsy?

16. Has he shown any signs of mental imbecility, idiocy, or insanity?

17. Has he ever used ardent spirits, opium, or tobacco?

18. Has he ever been vaccinated or had the small-pox?

19. Has he had the scarlet fever? Measles? Mumps? Whooping-cough?

20. Has he shown marked taste for any particular trade or business, or been accustomed to regular employment?

21. Are there any other cases of deafness in the family, among relatives or ancestors? If so, name them.

22. What is the name of the father?

23. Where was he born?

24. What is the name of the mother (before marriage)?

25. Where was she born?

26. What is the name and post-office address of the correspondent?

27. What is the occupation of the father?

28. Have either of the parents died?

29. Has a second connection been formed by marriage?

30. Were the parents related before marriage—e. g., cousins?

31. What are the names and ages of their children?

32. What has been the pecuniary condition of the parents? Indigent? Easy circumstances? Affluent?

33. Has he any special mark or peculiarity of appearance?

34. Color, color of eyes, stature, color of hair?

35. How long has the applicant lived in the State of New York?

36. How long in the county above named?

37. How long have the parents, guardian, or nearest relative lived in the State of New York?

38. How long in the county above named?

39. By whom is this information given?

40. Please add such other information relating to the case as may be thought desirable.

By order of the Board of Directors.

ENOCH L. FANCHER, LL. D.,

President.

THATCHER M. ADAMS,

Secretary.

LAWS AND BLANK FORMS RELATING TO THE ADMISSION OF PUPILS.

CHAPTER 325, LAWS OF 1863.

As amended by chapter 213, passed April 29, 1875, and chapter 36, passed February 18, 1892, entitled "An act relative to the care and education of deaf-mutes."

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Whenever a deaf-mute child, under the age of twelve years, shall become a charge for its maintenance on any of the towns or counties of this state, or shall be liable to become such charge, it shall be the duty of the overseers of the poor of the town, or the supervisors of such county, to place such child in the New York Institution for the Deaf and Dumb, or in the Institution for the Improved Instruction of Deaf-Mutes, or in the Le Couteulx St. Mary's Institution for the Improved Instruction of Deaf-Mutes in the city of Buffalo, or in the Central New York Institution for Deaf-Mutes in the city of Rome, or in any institution for the education of deaf-mutes.

§ 2. Any parent, guardian or friend of a deaf-mute child within this state, over the age of five years and under the age of twelve years, may make application to the overseers of the poor of any town, or to any supervisor of the county where such child may be, showing by satisfactory affidavit or other proof, that the health, morals or comfort of such child may be endangered or not properly cared for, and thereupon it shall be the duty of such overseer or supervisor to place such child in the New York Institu-

tion for the Deaf and Dumb, or in the Institution for the Improved Instruction of Deaf-Mutes, or in the Le Couteulx St. Mary's Institution for the Improved Instruction of Deaf-Mutes in the city of Buffalo, or in the Central New York Institution for Deaf-Mutes in the city of Rome, or in the Albany Home School for the Oral Instruction of the Deaf at Albany, or any institution in the state for the education of deaf-mutes, as to which the board of state charities shall have made and filed with the superintendent of public instruction a certificate to the effect that said institution has been duly organized and is prepared for the reception and instruction of such pupils.

§ 3. The children placed in said institutions, in pursuance of the foregoing sections, shall be maintained therein at the expense of the county from whence they came, provided that such expense shall not exceed three hundred dollars per year, until they attain the age of twelve years, unless the directors of the institution to which a child has been sent shall find that such child is not a proper subject to remain in said institution.

§ 4. The expenses for the board, tuition and clothing for such deaf-mute children, placed as aforesaid in said institutions, not exceeding the amount of three hundred dollars per year above allowed, shall be raised and collected as are other expenses of the county from which such children shall be received; and the bills therefor, properly authenticated by the principal or one of the officers of the institution, shall be paid to said institution by the said county, and its county treasurer or chamberlain, as the case may be, is hereby directed to pay the same on presentation, so that the amount thereof may be borne by the proper county.

§ 5. This act shall take effect immediately.

Extract from chapter 555, Laws of 1864, title 1, sections 9 and 10 (as amended by chapter 213, entitled "An act to provide for the care and education of deaf-mutes").

Passed April 29, 1879.

Section 6. Every person resident in this state between twelve and twenty-five years of age, whose parent or parents, or, if an orphan, whose nearest friend shall have been resident in this state for three years preceding, and who make application for that purpose, shall be received, if deaf and dumb, into one of the following-named institutions, viz.: The New York Institution for the Deaf and Dumb, the New York Institution for the Improved Instruction of Deaf-Mutes, the Le Couteulx St. Mary's Institution for the Improved Instruction of Deaf-Mutes in the city of Buffalo, or in the Central New York Institution for Deaf-Mutes in the city of Rome, or in any institution in this state for the education of deaf-mutes, provided his or her application be approved by the superintendent of public instruction. The pupils so sent to either of the institutions aforesaid shall be provided with board, lodging and tuition, and the directors of said institution shall receive for each pupil so provided for the sum of three hundred dollars per annum, in quarterly payments, to be paid by the treasurer of this state, on the warrant of the comptroller, to the treasurer of said institution, on his presenting a bill showing the actual time and number of such pupils attending the institution, and which bill shall be signed by the president and secretary of the institution, and be verified by their oaths. The regular term of instruction for such pupils shall be five years; but the superintendent of public instruction may, in his discretion, extend the term of any pupil for a period not

exceeding three years. The pupils provided for in this and the preceding section of this title shall be designated state pupils, and the existing provisions of law applicable to state pupils now in said institution shall apply to pupils herein provided for.

Extract from chapter 615, Laws of 1886, entitled "An act to amend section 9 of title 1 of chapter 555 of the Laws of 1864."

Passed June 10, 1886.

Section 9. All deaf and dumb persons resident in this state and upwards of twelve years of age, who shall have been resident in this state for three years immediately preceding the application, or, if a minor, whose parent or parents, or, if an orphan, whose nearest friend shall have been a resident in this state for three years immediately preceding the application, shall be eligible to appointment as state pupils in one of the deaf and dumb institutions of this state, authorized by law to receive such pupils; and all blind persons of a suitable age and similar qualifications, shall be eligible to appointment to the institution for the blind in the city of New York or in the village of Batavia, as follows: All such as are resident in the counties of New York, Kings, Queens, Suffolk and Richmond shall be sent to the institution for the blind in the city of New York; those who reside in other counties of the state shall be sent to the institution for the blind in Batavia. All such appointments, with the exception of those to the institution for the blind in the village of Batavia, shall be made by the superintendent of public instruction, upon application, and in those cases in which, in his opinion, the parents or guardians of the applicants are able to bear

a portion of the expense, he may impose conditions whereby some proportionate share of expense of educating and clothing such pupils shall be paid by their parents or guardians or friends in such manner and at such times as the superintendent shall designate, which conditions he may modify, from time to time, if he shall deem it expedient to do so.

This act to take effect immediately.

APPLICATION FOR THE ADMISSION OF COUNTY PUPILS.

To be made to and retained by the appointing official.

STATE OF NEW YORK, } *ss.:*
COUNTY OF ..... }

..... of the town of ..... in said county, hereby certifies that he is the ..... of ....., a deaf-mute child, residing in said town, and who was born on the ..... day of ....., 18 , and that in consequence of the want of education, the health, morals, and comfort of said child may be endangered or not properly cared for; and the undersigned hereby makes application for the said child to be placed in the New York Institution for the Instruction of Deaf and Dumb, for support and education, pursuant to section ...., chapter 325 of the Laws of 1863, as amended by chapter 213 of the Laws of 1875, and chapter 36, Laws of 1892.

.....

Dated ..... 18 .

Sworn to before me ..... 18 .

.....

Notary Public.

CERTIFICATE.

To be granted by appointing official and sent to the institution.

STATE OF NEW YORK, } ss.:
COUNTY OF ..... }

I have this day selected ..... of the town of ..... county of....., son [or daughter] of....., who was born on the ..... day of ....., 18 , to the .....day of .....18 (he being then twelve years of age), to be educated and supported therein during that period, at the expense of the county of ....., in conformity with the provisions of section ....., chapter 325, Laws of 1863, as amended by chapter 213 of the Laws of 1875, and chapter 36, Laws of 1892.

..... } ..... of the town of .....

Dated ....., 18 .

APPLICATION FOR THE ADMISSION OF STATE PUPILS.

To the Managers of the New York Institution for the Instruction of the Deaf and Dumb, at One Hundred and Sixty-third Street and Broadway, New York City:

The undersigned, desiring to procure the admission of ..... as a State pupil, in the institution above named, for the purpose of receiving the benefits of education, would submit the following statement of facts:

State the real and full name of applicant.

Answer .....

State the residence of the applicant, as follows:

State ..... County ..... Town or City .....

NOTE.—(Name street and number.)

How long has the applicant lived in the State of New York?

Answer .....

How long in the county above named?

Answer .....

State full names of parents, guardians, or nearest relative of applicant.

Answer .....

State the residence of the above-named parents, guardians, or nearest relative, as follows:

State ..... County ..... Town or City .....

State how long the above-named parents, guardians, or nearest relative have lived in the State of New York.

Answer .....

How long in the county above-named?

Answer .....

When was the applicant born?

Answer .....

State where.

Answer .....

Is the applicant of good moral character; free from disease; and does he possess intellectual faculties capable of instruction?

Answer .....

Has the applicant ever been a pupil in any institution for the ....., and if so, what one, and for how long?

Answer .....

Has the applicant, or the parents, relative or guardian, above named, sufficient pecuniary ability to pay for any portion of the board, tuition, or clothing of said applicant at said institution?

Answer .....

.....

Dated at ..... this ..... day of ..... 18 .

NOTE.—It is desired that the application and affidavit be made by the parents, guardian, or some relative of applicant, but when not practicable so to do, may be made by a party who has knowledge of the facts. If not made by the parent, state how the person making the application became conversant with the facts.

STATE OF NEW YORK, } *ss.:*
COUNTY OF ..... }

The undersigned, being duly sworn, says that ..... is the parent, guardian, or relative of applicant above named, and that the above statement, signed by ..... is true to the best of ..... knowledge and belief.

.....

Sworn to before me, this .....
day of ..... 18 .

.....

.....

CERTIFICATE OF ALDERMAN, SUPERVISOR, TOWN CLERK OR OVERSEER OF THE POOR.

The undersigned hereby certifies that he has satisfactory evidence for believing that the foregoing statement is correct, and would recommend the application to the favorable consideration of the Superintendent of Public Instruction.

.....

To the Hon. .....

Superintendent of Public Instruction, Albany, N. Y.:

The undersigned hereby recommends that the above-named applicant ..... be appointed a pupil in the New York Institution for the Instruction of the Deaf and Dumb at New York for the term of ..... years, from ..... and that clothing be furnished by .....

.....

Principal.

FORM OF BOND.

Know all men by these presents, that we ..... of ..... in the county of ..... and State of ....., and ..... of ..... in the county of ..... and State of ..... are held and firmly bound unto ..... the treasurer of the New York Institution for the Instruction of the Deaf and Dumb, and his successor in office, in the sum of ..... dollars, for which payment, well and truly to be made, we bind ourselves, our heirs, executors, and administrators, jointly and severally, firmly by these presents.

Sealed with our seals. Dated at ..... this ..... day of ..... A. D. .....

Whereas ..... of ..... in the county of ..... and State of ..... has been or is about to be admitted as a pupil in the institution aforesaid;

Now, therefore, the condition of the obligation is such, that if the above-named obligors shall well and truly pay, during the

continuance of the said ..... as such pupil, the sum of four hundred dollars per annum for ..... board and tuition, semi-annually in advance, and shall also pay in advance the sum of fifty dollars a year for clothing, and shall also pay on demand all sums charged to the account of said ..... for money or necessary articles furnished to said .....; and shall also pay interest on each bill, from and after the time it shall become due, then this obligation to be void, otherwise to remain in full force and virtue.

Sealed and delivered in the presence of

..... [L. S.]

..... [L. S.]

PUBLIC MEETINGS.

While the institution is opened to visitors during the daily sessions of the school, there are two occasions of more than ordinary interest when public exercises are held, viz.: At the annual election of officers and directors, on the third Tuesday in May, and at the close of the academical term, on the second Tuesday in June, answering to commencement in other seminaries of learning. The members of the institution are earnestly requested to attend on these occasions, notices of which will be given in the newspapers.

FORM OF BEQUEST.

I give and bequeath to the "New York Institution for the Instruction of the Deaf and Dumb," incorporated by the Legislature of New York in the year 1817, the sum of ..... dollars.

This Institution Holds in Perpetual and Grateful Remembrance the Names of Its Munificent Benefactors.

EPHRAIM HOLBROOK,
WILLIAM DENNISTOUN,
ELIZABETH DEMILT,
MADAME ELIZA JUMEL,
SARAH STAKE,
SARAH DEMILT,
JOHN NOBLE,
THOMAS EGLESTON,
SAMUEL S. HOWLAND,
THOMAS EDDY,
BENJ. F. WHEELWRIGHT,
MARIA M. HOBBY,
SIMEON ABRAHAMS,
JOHN ALSTYNE,
MARY ROGERS,
JULIA A. DELAPLAINE,
MRS. JOHN F. NORBURY,
GEORGE P. CLAPP,
SETH GROSVENOR,
SIMON V. SICKLES,
THOS. C. CHARDAVOYNE,
JAMES ANDERSON,
THOS. FRIZZELL THOMPSON,
THOMAS RILEY,
JAMES N. COBB,
ELIZABETH GELSTON,
ROBERT C. GOODHUE,
DANIEL MARLEY,
ELIZA MOTT,
SAMUEL WILLETTS,
JAMES KELLY,
LEONORA S. BOLLES,
BENJ. F. BUTLER, SR.,
CHARLES W. COOPER,
ELIZABETH FOGG,
MRS. ANN L. TURNER.

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FORTY-FIRST

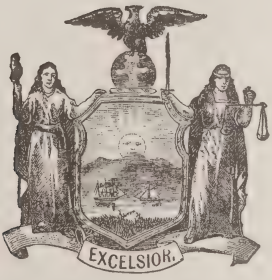
ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF NEW YORK.



PART I.

FIRE AND MARINE INSURANCE.

ALBANY:
JAMES B. LYON, STATE PRINTER.
1900.

STATE OF NEW YORK.

No. 56.

IN ASSEMBLY,

FEBRUARY 9, 1900.

FORTY-FIRST ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE.

STATE OF NEW YORK.

INSURANCE DEPARTMENT,
ALBANY, *February* 9, 1900.

HON. SAMUEL F. NIXON,

Speaker of the Assembly:

SIR.—The Annual Report of the Superintendent of Insurance for the calendar year ending December 31, 1899, is herewith transmitted to the Legislature.

Very respectfully, your obedient servant,

LOUIS F. PAYN,

Superintendent.

SUMMARY OF CONTENTS.

(See Index at End of Volume.)

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PART I.

FIRE AND MARINE INSURANCE COMPANIES.

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SUPERINTENDENT'S REPORT.

PART I.

FRIE AND MARINE INSURANCE.

STATE OF NEW YORK:

INSURANCE DEPARTMENT,
ALBANY, *February* 9, 1900.

To the Honorable the Legislature of the State of New York:

BUSINESS OF 1899.

Table No. I shows the amount and character of the assets of the Fire and Fire-Marine Insurance Companies of this country and Foreign Fire Insurance Companies of other countries, United States branches, doing business in this State on December 31, 1899. The aggregate is *$306,817,063.64, classified as follows: New York Joint-Stock Companies, $88,341,477.08; Joint-Stock Companies of other States, $141,852,960.16; Foreign Fire Insurance Companies, United States branches, *$74,719,703.29; New York Mutuals, $1,143,062.83; Mutuals of other States, $759,860.28. Compared with 1898, these figures show an aggregate increase of $5,649,022.92.

Table No. II gives the liabilities of these companies. Excepting scrip and capital the figures are: New York Joint-Stock

*This includes the assets of the Moscow Fire Insurance Company and Insurance Company Salamandra (United States branches) of $577,500 and $506,000 respectively, not carried in Table I, they having been admitted at the end of the year and having transacted no business up to December 31, 1899. (See Table V.)

Companies, $35,803,252.30; other States' Joint-Stock Companies, $63,640,874.33; Foreign Fire Insurance Companies of other countries, United States branches, $42,690,684.16; New York Mutuals, $407,086.67; other States' Mutuals, $418,632.83; total, $142,960,530.29, an increase of $9,119,753.55. The total amount of scrip liabilities for 1899 is $9,110, and of capital, $58,202,875.

Table No. III gives the character and source of receipts for the year, the aggregate of which is $147,518,524.56. The net excess of disbursements over receipts is $3,960,322.10. One hundred and two companies disbursed $7,443,416.84 more than they received, and sixty-nine companies received $3,483,094.74 more than they disbursed. This table also indicates the companies which unite with a Fire, a Marine business.

Table No. IV shows the disbursements, itemized and in gross, the total amount being $151,478,846.66, which was $19,139,868.31 more than was reported for 1898.

Table No. V shows the American capital of Foreign companies, under section 27, chapter 690, Laws of 1892, to be $22,299,082.31, a decrease of $593,842.13, compared with the amount reported for 1898.

Table No. VI gives the American assets of Foreign Marine companies.

Table No. VII exhibits the business done by all the Fire, Fire-Marine and Marine Insurance Companies which made returns to this Department, showing cash premiums received and amount of insurance in force. From this table it appears that 186 companies at the close of the year were covering $21,596,889,523 of risks in force. During the year said companies, with the exception of the New York Mutuals (8), for $191,115,134.10 in gross premiums, undertook to carry $21,535,408,911 of risks, an average premium of .89 for every $100 insured.

Table No. VIII shows the disposition of the receipts; $142,599,-859.37 was received in premiums; $96,926,858.23 was paid for losses; $54,541,840.58 for expenses, and $7,178,499.47 for dividends.

Table No. IX is an exhibit of the business done in New York by the Joint-Stock Fire Companies of this and other states and countries, and by the Mutuals of this and other states.

The fire premiums received were $19,463,725.79; fire losses paid, $17,626,005.64; fire losses incurred, $18,045,938.84. The estimated amount of expense for the transaction of this business is $6,487,-908.60, which, if added to the incurred losses, makes a total of $24,533,847.44, showing, as compared with the premium receipts, an apparent net excess of fire losses incurred and estimated expenses over fire premiums received of $5,070,121.65.

Upon the above basis the excess of fire losses incurred and estimated expenses over fire premiums received, applies to a majority of the New York companies and companies of other states and countries, shown in the following exhibit:

CLASSIFICATION.	No.	Excess of fire losses incurred and estimated expenses over fire premiums received.
New York State	39	$1,615,256 51
Other States	53	1,324,224 41
Other Countries	30	2,409,447 04
	122	$5,348,927 96

Twenty-six New York companies, sixteen companies of other states and four foreign companies of other countries show respectively an excess of fire premiums received over fire losses incurred and estimated expenses of $168,462.00, $75,665.11 and $34,679.20; total $278,806.31; which deducted from the above amount will give a net excess of fire losses incurred and estimated expenses over fire premiums received of $5,070,121.65.

The amount of fire risks written in 1898 was $3,830,229,868; in 1899, $3,492,217,362, a decrease of $338,012,506. The amount of marine and inland risks written in 1898 was $539,231,482; in 1899, $583,733,060, an increase of $44,501,578.

COMPANIES AUTHORIZED.

Table No. X gives a complete list of all the Fire, Fire-Marine and Marine Insurance Companies entitled to transact business in this State, arranged in alphabetical order, with the names of their officers. The total number of companies shown in this list is as follows:

	Fire and Fire-Marine.	Marine.
New York Joint-Stock	57	1
Other States' Joint-Stock	70	....
New York Mutual	8	1
Other States' Mutual	1	....
Foreign Joint-Stock	37	11
Totals	173	13

GENERAL SUMMARY.

At the close of the year 1899, the Fire, Fire-Marine and Marine Insurance Companies doing business in this State were possessed of $324,024,369 of admitted assets, not including assets held abroad, or premium notes of Mutual Companies, an increase of $1,979,494 as compared with 1898. The liabilities of these companies, excepting scrip and capital, were $147,441,476, an increase of $7,788,661 over the return of the preceding year. The receipts were $155,713,248, and the disbursements were $158,647,198, an increase, as compared with 1898, of $6,361,622 in receipts, and an increase of $18,810,717 in disbursements. The whole number of companies reporting in 1899 was 186, being 1 more than in 1898.

Business of 1898 and 1899 Compared.

The following table shows a comparison of the business of 1898 with the business of 1899, viz.:

New York Joint-Stock Fire Companies.

	1898.	1899.
Number of companies	58	57
Assets	$87,154,967	$88,341,477
Liabilities, except scrip and capital	34,320,527	35,803,252
Capital	20,400,000	20,450,000
Surplus	32,434,440	32,088,225
Premiums received	32,517,985	33,393,414
Total receipts	35,784,900	36,923,350
Losses paid	18,088,278	22,050,751
Dividends paid	2,168,014	2,138,704
Total disbursements	33,849,131	37,996,613
Risks in force	5,896,570,108	6,267,719,607

New York Mutual Fire Companies.

	1898.	1899.
Number of companies	8	8
Premium notes	$1,110,620	$1,286,081
Other assets	1,089,631	1,143,063
Total resources	2,200,251	2,429,144
Cash liabilities	315,014	407,087
Premiums received	362,021	408,247
Total receipts	420,088	458,398
Losses paid	239,446	281,564
Total disbursements	376,731	416,820
Risks in force	67,629,954	79,895,981

JOINT-STOCK FIRE COMPANIES OF OTHER STATES.

	1898.	1899.
Number of companies	72	70
Assets	$141,203,219	$141,852,960
Liabilities, except scrip and capital	60,254,016	63,640,874
Capital	36,630,875	37,752,875
Surplus	44,318,328	40,459,211
Premiums received	54,400,573	57,413,775
Total receipts	60,377,388	63,624,409
Losses paid	32,158,429	38,574,193
Dividends paid	4,472,632	4,643,314
Total disbursements	58,202,613	66,191,523
Risks in force	7,624,788,696	8,064,937,173

OTHER STATES' MUTUAL FIRE COMPANIES.

	1898.	1899.
Number of companies	1	1
Assets	$712,376	$759,860
Liabilities	389,478	418,633
Premiums received	359,474	388,510
Total receipts	389,648	415,463
Losses paid	258,592	242,842
Total disbursements	404,204	399,203
Risks in force	54,883,902	59,766,588

FOREIGN FIRE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

	1898.	1899.
Number of companies	32	37
Assets	$71,007,848	$74,719,703
Liabilities	38,561,742	42,690,684
Excess of assets over liabilities	32,446,106	30,965,519
Premiums received	40,812,170	43,643,450
Total receipts	43,047,237	46,096,904
Losses paid	24,413,817	30,406,733
Total disbursements	39,506,300	46,474,688
Risks in force	6,348,053,407	6,921,648,193

NEW YORK MARINE COMPANIES.

	1898.	1899.
Number of companies	2	2
Assets	$11,141,936	$10,733,818
Liabilities, except scrip and capital	2,832,443	2,513,296
Scrip and capital	6,657,700	6,479,700
Net surplus	1,651,793	1,740,823
Premiums received	2,959,523	3,031,607
Total receipts	3,404,381	3,693,332
Losses paid	1,522,798	2,237,525
Total disbursements	2,365,156	3,098,105
Risks in force	118,226,755	130,163,394

FOREIGN MARINE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

	1898.	1899.
Number of companies	11	11
Assets	$6,656,751	$6,473,488
Liabilities	2,164,019	1,967,650
Net surplus	4,492,732	4,505,838
Total receipts	4,750,189	4,501,391
Total disbursements	4,060,147	4,070,246
Risks in force	63,972,731	72,758,587

CHANGES IN 1899.

The following are in detail such changes as have occurred since date of last report:

New York Joint-Stock Fire Insurance Companies organized since December 31, 1898.

NAME OF COMPANY.	Location.	Date of organization.	Capital.
Globe and Rutgers Fire*	New York	Feb. 7, 1899	$400,000
North German Fire of N. Y.	New York	May 17, 1899	200,000
Pelican Assurance	New York	Mar. 7, 1899	200,000

* Merger of Globe Fire Ins. Co. and Rutgers Fire Ins. Co.

New York Joint-Stock Fire Insurance Companies which have amended charters since December 31, 1898.

NAME OF COMPANY.	Location.	Date.
Germania Fire	New York	December 19, 1899
Hanover Fire	New York	January 8, 1900

New York Joint-Stock Fire Insurance Companies which have extended their charters since December 31, 1898.

NAME OF COMPANY.	Location.	Date of extension.	Capital.
Kings County Fire	New York	July 28, 1899	$200,000
Westchester Fire	New York	Aug. 11, 1899	300,000

New York Joint-Stock Fire Insurance Companies which have increased capital since December 31, 1898.

NAME OF COMPANY.	Location.	Former capital.	Present capital.
Kings County Fire	New York	$150,000	$200,000
Manhattan Fire	New York	250,000	500,000

New York Joint-Stock Fire Insurance Companies which have merged or consolidated since December 31, 1898.

NAME OF COMPANY.	Location.	Capital.
Globe Fire	New York	$200,000
Rutgers Fire*	New York	200,000

*Merged under name of Globe and Rutgers Fire Insurance Company February 7, 1899.

New York Joint-Stock Fire and Fire-Marine Insurance Companies which have securities deposited in this Department December 31, 1899, *pursuant to Article III, Chapter* 690, *Laws of* 1892, *known as "The Insurance Law."*

NAME OF COMPANY.	Location.	Date of compliance.	Par value of securities on deposit Dec. 31, 1899.	Market value at date of statement.
Continental	New York	Aug. 1, 1874	$595,000 00	$670,000 00
Williamsburgh City	Brooklyn	Jan. 27, 1875	280,000 00	285,005 00
Glens Falls	Glens Falls	July 31, 1877	200,000 00	225,000 00
Buffalo German	Buffalo	Dec. 31, 1877	200,000 00	200,000 00
American Fire	New York	Dec. 31, 1878	200,000 00	209,500 00
Niagara	New York	July 31, 1880	250,000 00	250,000 00
German-American	New York	Feb. 29, 1884	500,000 00	500,000 00
United States Fire	New York	July 8, 1889	125,000 00	140,871 25
Totals			$2,350,000 00	$2,480,376 25

Fire Insurance Companies of other States and Foreign Countries admitted to transact business in this State since December 31, 1898.

NAME OF COMPANY.	Location.	Date of admission.
Aachen and Munich	Aix-la-Chapelle, Germany	December 20, 1899
Fidelity Fire	Baltimore	April 27, 1899
Home Fire	Baltimore	November 1, 1899
Insurance Company, Salamandra	St Petersburg, Russia	December 30, 1899
Magdeburg Fire	Magdeburg, Germany	December 15, 1899
Mechanics and Traders'	New Orleans	April 24, 1899
Moscow Fire	Moscow, Russia	December 29, 1899
Potomac Insurance Company	Washington, D. C.	December 28, 1899
Prussian National	Stettin, Germany	December 30, 1899
United Fire	Baltimore	May 1, 1899

Departmental Examinations.

Since December 31, 1898, the following Fire Insurance Companies have been examined by the examiners of this Department:

For purpose of organization:

North German Fire of New York, New York, May 15, 1899

Pelican Assurance, New York..... March 6, 1899

For purpose of verifying capital statement on admission of a Foreign Fire Insurance Company of another country:

Aachen and Munich Fire, Aix-la-Chapelle, Germany ..... December 6, 1899

Insurance Company Salamandra, St. Petersburg, Russia..... December 29, 1899

Magdeburg Fire, Magdeburg, Germany..... December 14, 1899
Moscow Fire, Moscow, Russia..... December 28, 1899

For purpose of verifying statement on admission of a Foreign Fire Insurance Company of another State:

Potomac Ins. Co., Washington, D. C..... December 21, 1899

For purpose of ascertaining condition:

Aachen and Munich, Aix-la-Chapelle (U. S. Branch)..... December 28, 1899
Agricultural, Watertown..... March 29, 1899
(Supplemental)..... June 21, 1899; July 17, 1899
Alliance Assurance, London, England, (U. S. Branch)..... December 30, 1899
Associated Manufacturers' Mutual, Brooklyn.. November 1, 1899
Baloise Fire, Basle, Switzerland (U. S. Branch). December 28, 1899
Colonial Assurance, New York..... November 2, 1899
Commercial Union Asssurance, London, Eng., (U. S. Branch)..... December 23, 1899
Dutchess County Mutual, Poughkeepsie..... February 23, 1899
Globe Fire, New York..... March 14, 1899
Hamburg Bremen Fire, Hamburg, Germany, (U. S. Branch)..... June 8, 1899, and January 6, 1900
Helvetia Swiss Fire, Saint Gall Switz. (U. S. Branch)..... December 28, 1899
Imperial, London, Eng. (U. S. Branch)..... January 3, 1900
Kings County Fire, New York..... March 16, 1899
Lancashire, Manchester, Eng. (U. S. Branch). June 8 and December 15, 1899
London and Lancashire, Liverpool, Eng. (U. S. Branch)..... June 8, 1899

London Assurance, London, Eng. (U. S. Branch)	January	3, 1900
Manhattan Fire, New York	April	8, 1889
Netherlands Fire, The Hague Holland (U. S. Branch)	December	28, 1899
New York Fire, New York	October	16, 1899
Phœnix Assurance, London, Eng. (U. S. Branch)	June 8 and December 22, 1899	
Royal, Liverpool, Eng. (U. S. Branch)	December	27, 1899
Rutgers Fire, New York	March	15, 1899
Sun Insurance Office, London, Eng. (U. S. Branch)	January	2, 1900
Svea Fire and Life, Gothenburg, Sweden, (U. S. Branch)	December	28, 1899
Traders' Fire, New York	June	8, 1899
Washington Assurance, New York	November	2, 1899
For purpose of verifying statement:		
Broadway, New York	March	14, 1899
Globe and Rutgers Fire, New York	May	3, 1899
Insurance Company State of New York, New York	March	15, 1899
Manhattan Fire, New York*	February	15, 1899
Nassau Fire, Brooklyn	January	29, 1900
On increase of capital:		
Kings County Fire, New York	July	21, 1899
Manhattan Fire, New York	January	25, 1900
On extension of charter:		
Kings County Fire, New York	July	21, 1899
Westchester Fire, New York	August	4, 1899

* Capital impaired. Requisition made to make good impairment.

For purpose of ascertaining values of realty and mortgage holdings made by Department Appraisers:

Agricultural, Watertown	June	19, 1899
Atlantic Mutual, New York	November	9, 1899
Buffalo German, Buffalo	January	1, 1900
Commerce, Albany	December	5, 1899
Commercial Union Assurance, London	November	8, 1899
Dutchess County Mutual, Poughkeepsie	February	4, 1899
Erie Fire, Buffalo	January	8, 1900
Glen Cove Mutual, Glen Cove	February	27, 1899
Harmonia Mutual Fire, Buffalo	February	15, 1999
Imperial, London, Eng. (U. S. Branch)	December	15, 1899
Kings County Fire, New York	March	17, 1899
London and Lancashire Fire, Liverpool, Eng. (U. S. Branch)	October	17, 1899
Lancashire, Manchester, Eng. (U. S. Branch)	October	17, 1899
Mutual Fire Ins. Co. of Albany, Albany	February	3, 1899
Northern Assurance, London, Eng. (U. S. Branch)	November	8, 1899
Norwich Union Fire, Norwich, Eng. (U. S. Branch)	November	8, 1899
Queens and Suffolk Mutual, Yaphank	March	20, 1899
Richmond County Mutual, Richmond	February	4, 1899
Rochester German, Rochester	January	1, 1900
Royal, Liverpool, Eng. (U. S. Branch)	November	8, 1899
Suffolk County Mutual, Southold	March	20, 1899
Sun Insurance Office, London, Eng. (U. S. Branch)	October	17, 1899
Union Assurance Society, London, Eng. (U. S. Branch)	November	8, 1899
Union Fire, Buffalo	January	1, 1900
Westchester Fire, New York	July	26, 1899

The following is a list of companies which have retired from business and withdrawn from the State since the Department was organized in 1859:

New York Joint-Stock Fire Companies.

NAME.	Location.	Ceased business.
Ætna Fire	New York	1871
Ætna	New York	1879
Adriatic	New York	1879
Albany City	Albany	1871
Alliance	New York	1892
Amity	New York	1879
American Ex. Fire	New York	1887
Arctic	New York	1878
Armstrong Fire	New York	1892
Artisans	New York	1869
Astor	New York	1871
Atlantic Fire	Brooklyn	1871
Atlantic	Brooklyn	1879
Baltic	New York	1869
Beekman	New York	1871
Brevoort	New York	1866
Brewers and Malts	New York	1877
Brooklyn Fire	Brooklyn	1887
Buffalo	Buffalo	1884
Buffalo City	Buffalo	1871
Buffalo F. & M	Buffalo	1871
Capital City	Albany	1878
Central Park	New York	1869
City Fire	New York	1891
City Fire Assur	New York	1897
Clinton Fire	New York	1887
Columbia	New York	1882
Commerce	New York	1878
Commercial Fire	New York	1884
Commonwealth	New York	1871
Corn Exchange	New York	1872
Croton	New York	1866
East River	New York	1864
Empire State	Rochester	1891
Everett	New York	1860
Excelsior	New York	1871
Exchange Fire	New York	1893
Farm Buildings	Herkimer	1875
Farmers' Joint-Stk	Meriden	1877
Farragut Fire	New York	1898
Fire Association	New York	1892
Firemen's	New York	1890
Firemen's Trust	Brooklyn	1884
Firemen's Fund	New York	1879
Franklin	New York	1867
Frank and Empr'm	New York	1884
Fulton Fire	New York	1871
Gallatin	New York	1868
Gebhard	New York	1878
Goodhue	New York	1865
Grocers'	New York	1870
Guardian Fire	New York	1890
Guaranty	New York	1877
Harmony	New York	1866
Hendrick Hudson	New York	1860
Hoffman	New York	1881
Holland Purchase	Batavia	1877
Homestead	New York	1860
Homestead	Watertown	1878
Hope	New York	1881
Howard	New York	1888
Humboldt	New York	1872
Imp. and Traders	New York	1882
Indemnity	New York	1866
Ins.Co.State of N.Y	New York	1899
International	New York	1872
Irving	New York	1884
Irving Fire	New York	1871
Jefferson	New York	1891
Knickerbocker F	New York	1890
Lafayette Fire	Brooklyn	1892
Lamar Fire	New York	1871
Lamar	New York	1881
Lenox	New York	1881
Liberty	New York	1891
Lincoln Fire	New York	1898
Long Island	Brooklyn	1890
Lorillard Fire	New York	1871
Lorillard	New York	1883
Manhattan	New York	1871
Manhattan Fire	New York	1882
Mfs. and Blds.' F	New York	1894
Market Fire	New York	1871
Market	New York	1872
Morris	New York	1866
Mechanics' Fire	Brooklyn	1887
Mechs. & Trad'rs	New York	1884
Mercantile Fire	New York	1883
Merchants'	New York	1888
Metropolitan	New York	1877
Montauk Fire	Brooklyn	1877
National Fire	New York	1892
New Amsterdam	New York	1871
New World	New York	1865
New York Bowery	New York	1895
N Y. Central	Union Springs	1880
N. Y. and Boston	New York	1831
New York City	New York	1881
N. Y. Equitable	New York	1889
N. Y. Produce Ex	New York	1878
North American	New York	1871
Northern	Watertown	1882
Northwestern	Oswego	1868
Norwood	New York	1898
Oswego Farmers'	Sandy Creek	1876
Oswego & Onond	Phœnix	1877
Park Fire	New York	1891
People's Fire	New York	1891
Prudential Fire		1890
Reassurance	New York	1886
Relief	New York	1882
Republic	New York	1882
Resolute	New York	1878
Ridgewood	Brooklyn	1878
Safeguard Fire	New York	1879
Schenectady	Schenectady	1871
Security	New York	1870
St. Mark's	New York	1868
St. Nicholas	New York	1881
Standard Fire	New York	1892
Star Fire	New York	1886
Sterling Fire	New York	1887
Tradesmen's	New York	1883
Wall Street	New York	1880
Washington	New York	1871
Washington Fire	New York	1872
Watertown	Watertown	1882
Western	Buffalo	1871
World's Safe	New York	1862
Yonkers and N. Y.	Yonkers	1871

NEW YORK MUTUAL FIRE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Buffalo Mutual	Buffalo	1898	N Y. & Brook Mut	New York	1898
Chautauqua	Fredonia	1861	New York & Erie	Middletown	1861
Empire	Union Springs	1864	N.Y State Mutual	New York	1895
Farmers'	Meriden	1860	Northern N. Y.	Plattsburg	1861
Farmers'	Buffalo	1866	Ontario & Liv'ston.	W. Bloomfield.	1860
Franklin	Malone	1871	Orange County	Goshen	1883
Highland Mutual	Newburgh	1898	Poughkeepsie	Poughkeepsie.	1860
Huntington	Huntington	1878	Queen City Mutual	Buffalo	1898
Kingston	Kingston	1865	Washington	Granville	1850
Long Island Mut.	Patchogue	1898	Waterville	Waterville	1863
Mechanics'	Troy	1862	Wayne	Newark	1866
Monroe	Rochester	1865	Western Farmers'.	Batavia	1866
Montgomery	Canajoharie	1865	Wyoming	Warsaw	1865

NEW YORK MARINE COMPANIES.

NAME.	Location	Ceased business.	NAME.	Location.	Ceased business.
Anchor	New York	1861	Orient Mutual	New York	1886
Columbia	New York	1866	Pacific	New York	1880
Commercial Mut	New York	1891	Sun Mutual	New York	1886
Great Western	New York	1686	Union	New York	1878
Mercantile	New York	1870	Washington	New York	1867
Neptune	New York	1866			

OTHER STATES' FIRE AND MARINE COMPANIES.

NAME.	Location	Retired from N. York.	NAME	Location.	Retired from N. York.
Alemania	Cleveland	1874	City	Providence	1875
Allemannia	Pittsburg	1878	Clay	Newport, Ky.	1876
Alliance	Boston	1880	Cleveland	Cleveland	1871
Alps	Erie, Pa.	1873	Columbia Fire	Lovisville	1894
Amazon	Cincinnati	1877	Commercial	Cleveland	1871
Amazon	Cincinnati	1888	Commercial	San Francisco	1891
American	Providence	1871	Commonwealth	Philadelphia	1861
American	Chicago	1874	Commonwealth	Boston	1882
American	Jersey City	1872	Conway	Conway, Mass	1859
American Fire	Baltimore, Md.	1899	Delaware Mutual.	Philadelphia	1863
Andes	Cincinnati	1872	Denver	Denver, Col.	1894
Anglo-Nevada	San Francisco	1891	Dwelling house	Boston	1876
Armenia	Pittsburg	1882	Eastern	Bangor	1872
Ass'd Firemen's	Providence	1871	Eliot	Boston	1872
Atlantic F & M	Baltimore	1889	Eliot	Boston	1892
Atlantic & Pacific.	Chicago	1874	Enterprise	Philadelphia	1871
Atlas	Hartford	1877	Enterprise	Cincinnati	1868
Augusta	Augusta, Ga.	1859	Equitable	Nashville	1878
Bangor	Bangor, Me.	1877	Exchange	Boston	1872
Bay State	Worcester	1872	Factors & Traders'	New Orleans	1874
Boatmen's F. & M.	Pittsburg	1891	Factors & Traders'	New Orleans	1888
Boston	Boston	1872	Fairfield County	S. Norwalk, Ct.	1880
Boylston	Boston	1894	Faneuil Hall.	Cincinnati	1880
Brewers'	Milwaukee	1877	Fidelity F. & M	Boston	1889
Burlington	Burlington, Ia.	1894	Firemen's	Baltimore	1891
California	San Francisco.	1892	Firemen's	Dayton	1888
Charter Oak	Hartford	1871	Firemen's	Boston	1878
China Mutual	Boston	1891	Firemen's Fire	Boston	1898
Citizens'	Newark	1877	First National	Worcester	1895
Citizens'	St. Louis	1880	Franklin Fire	Boston	1872
Citizens'	Cincinnati	1889	Franklin	Boston	1882
City	Hartford	1871	Franklin	Columbus	1890
City	New Haven	1865	Franklin	Indianapolis	1877

Other States' Fire and Marine Companies—(*Concluded*)

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Franklin	Wheeling	1874	New Orleans	New Orleans	1884
Franklin	Louisville	1894	New Orleans Ins. Association	New Orleans	1899
German	Baltimore	1880	Newport F. & M.	Rhode Island	1876
German	Erie, Pa	1874	North American	Boston	1872
Germania	Newark	1884	North American	Hartford	1871
Girard Electrical	Girard, Pa	1867	North Missouri	Macon, Mo	1873
Globe	Chicago	1876	Norwich	Norwich, Ct	1871
Great Western	Chicago	1871	Occidental	San Francisco	1871
Great Western	Philadelphia	1859	Ohio Farmers'	Le Roy, O	1892
Granite	Richmond, Va.	1879	Old Dominion	Richmond	1877
Granite State	P'tsm'th, N.H.	1888	Pack, and Prov. Deal	Chicago	1892
Hamilton	Massachusetts	1860	Patterson	Paterson, N.J.	1877
Hampden	Springfield, M.	1865	Pacific	San Francisco	1871
Heckla Fire	Madison	1890	Pennsylvania	Philadelphia	1874
Hide and Leather	Boston	1871	Pennsylvania	Pittsburg	1888
Hibernia	Cleveland	1874	Pennsylvania	Pittsburg	1888
Home	Columbus, O.	1878	People's	Manc'r, N. H.	1893
Home	Newark	1879	People's	Memphis	1876
Home	New Haven	1870	People's	Newark	1882
Hope	Providence	1871	People's	Pittsburg	1892
Howard	Boston	1872	People's	San Francisco	1871
Howard	Baltimore	1870	People's	Trenton	1881
Howard Fire	Baltimore	1899	People's	Worcester	1872
Humboldt	Newark	1874	Philadelphia	Philadelphia	1878
Independent	Boston	1871	Prescott F. & M.	Boston	1872
Jefferson	St. Louis	1879	Prescott	Boston	1888
Jersey City	New Jersey	1866	Prudential	Boston	1891
Jersey City	New Jersey	1892	Putnam	Hartford	1871
Kansas	Leavenworth	1875	Quaker City	Philadelphia	1859
Lancaster	Lancaster, Pa.	1878	Reading	Reading, Pa.	1877
Lawrence	Boston	1872	Reaper City	Rockford, Ill.	1870
L'ville Underw'r.	Louisville	1889	Reliance	Philadelphia	1877
Lumberman's	Chicago	1869	Republic	Chicago	1870
Lycoming	Muncy, Pa.	1879	Revere	Boston	1881
Manayunk	Philadelphia	1877	Rockford	Rockford, Ill.	1899
Manufr's F. & M.	Boston	1884	Roger Williams	Rhode Island	1879
Manufacturers'	Boston	1872	Saginaw Valley F. & M	Saginaw, Mich	1899
Manufacturers'	Newark	1880	Schuylkill Fire	Philadelphia	1898
Manufr's & Merch.	Pittsburg	1899	Shoe and Leather	Boston	1872
Marine	St. Louis	1892	Shoe and Leather	Boston	1884
Maryland	Baltimore	1870	Shawmut	Boston	1880
Massasoit	Springfield, M.	1865	State	Cleveland	1870
Mercantile	Cleveland	1891	State	Hannibal, Mo.	1872
Merchants'	Boston	1872	State	New Haven	1860
Merchants'	Chicago	1871	State Investment	San Francisco	1893
Merchants'	Hartford	1871	Standard	Trenton	1880
Mechanics' Mutual	Boston	1880	St. Joseph	St. Joe, Mo	1879
Mech'ics & Trad'rs	New Orleans	1894	St Paul German	St. Paul	1892
Merch. & Mech'ics	Baltimore	1871	St. Louis	St. Louis	1877
Merch. & Man. F.	Baltimore	1898	Sun	Cleveland	1876
Merchants' Marine	Bangor	1873	Sun	Philadelphia	1877
Merchants' Mutual	San Francisco	1872	Sun	San Francisco	1895
Meriden	Meriden, Ct.	1872	Syndicate	Minneapolis	1893
Meriden	Meriden, Ct.	1892	Teutonia	Philadelphia	1880
Mississippi Valley	Memphis	1872	Toledo	Toledo	1879
Mobile Fire Dept.	Mobile, Ala.	1877	Triumph	Cincinnati	1872
Mutual Benefit	Boston	1872	Thames	Norwich, Ct	1866
Narragansett	Providence	1874	Union	Bangor	1873
National	Baltimore	1882	Union	Galveston	1879
National	Bangor	1872	Union	San Francisco	1892
National	Boston	1872	United States	Baltimore	1870
National	Davenport, Ia	1869	Virginia F & M.	Richmond	1880
National	San Francisco	1868	Virginia State	Richmond	1880
National	Philadelphia	1874	Washington	Boston	1872
National Fire	Baltimore	1899	Wash'ton F. & M.	Boston	1888
Neptune	Boston	1859	Western	Pittsfi'd, Mass	1866
Neptune F. & M.	Boston	1892	Wisconsin Fire	Milwaukee	1899
Newark City	Newark	1882			
New England	Boston	1871			
New England	Hartford	1866			
New Jersey	Camden, N. J.	1884			

FOREIGN FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York	NAME.	Location.	Retired from N. York
Aachen and Munich Fire	Aix-la-Chap'le Ger	1895	Ocean Marine	London, Eng.	1881
City of Lon. Fire	London, Eng.	1893	Prussian National	Stettin, Ger.	1895
Fire Insur. Ass'n.	London, Eng.	1888	Queen	Liverpool	1897
Guardian	London, Eng.	1894	Rhenish W Ll'ds	Glab'h, Ger.	1882
Hamb'g Magde'g.	Hamb'g, Ger.	1882	Royal Canadian	Montreal	1879
La Caisse	Paris, France.	1880	Scot. Commercial	Gl'sgow, Scot.	1880
La Confiance	Paris, France.	1883	Standard	London, Eng.	1883
La Metropole	Paris, France.	1883	Swiss Lloyd Tran.	Zurich	1883
Lon. & Pro. Fire	London, Eng.	1885	Unity	London, Eng.	1861
Marine	London, Eng.	1898	Universal Marine	London, Eng.	1891
North German	Hamb'g, Ger.	1884	United Fire	Manch'r, Eng.	1892

DEPOSITS IN THE INSURANCE DEPARTMENT.

On December 31, 1899, the deposits in the Insurance Department made by the various insurance companies and associations and held by the Superintendent in trust for the benefit of policyholders under statutes requiring or authorizing such deposits amounted to the sum of $19,984,305.95 classified as follows:

New York Joint Stock Fire (Special Reserve Fund)	$2,350,000 00
New York Life Insurance Companies	1,985,955 74
New York and other States Casualty and Credit Guarantee companies	3,235,759 50
New York Assessment Insurance Companies	205,099 66
Foreign Fire Insurance Companies	7,647,900 00
Foreign Marine Insurance Companies	2,695,000 00
Foreign Life Insurance Companies	503,191 05
Foreign Casualty Insurance Companies	1,361,400 00
Total	$19,984,305 95

Being an increase in the deposit of securities since December 31 1898, of $1,221,161.38.

Licensed Agents.

The following is a list of the names and business addresses of the agents to whom licenses have been issued by the Superintendent, pursuant to the provisions of chapter 690, Laws of 1892, for the calendar year 1900. A list of the individuals and firms for whom affidavits have been filed in the Department, as provided in this act, will be found in the body of the report.

Weed & Kennedy	29 Liberty street, New York
Hall & Henshaw	35 Pine street, New York
Benedict & Benedict	35 and 37 Nassau street, New York
William Morgan	26 Pine street, New York

In presenting to the Legislature Part I of the annual Department report relating to the business of fire and marine insurance corporations, I shall follow the same course pursued in my two former reports, referring to matters in this text which I believe should properly be called to the attention of your honorable body, though same may not appertain to the fire business. Such insurance legislation as in my judgment should have attention is specifically set forth. Life, casualty and assessment corporations have until the first of March in which to file their annual returns, and necessarily the second volume of the Department report must follow at a later day.

DEPARTMENT BUSINESS.

During the year 1899 the work of the Department has necessarily increased with the growth of existing corporations, the organizations of new ones and the admission of foreign ones to transact business in this State. The correspondence had with the departments of all other states having companies operating in New York, as to the fees, taxes or licenses to be charged New York corporations operating in such other states, has demonstrated in numerous instances such modifications in charges as to make it desirable to issue an amended circular showing fees and taxes charged by insurance departments of various states. The first circular of this character was issued by the Department in February, 1898. The circular of this year bears date as of January 31, 1900. It will be apparent upon an examination of the second circular that insurance corporations of this State have been benefited by modified collections following the advices furnished other state departments to the effect that any reduction in charges exacted of our corporations would be followed by a like reduction in the collections from the corporations of other states operating in this State.

During the past year an effort has been made to impress upon the officers of all corporations reporting to the Department the necessity of making accurate annual returns. In each instance where a defective return was made as of December 31, 1898, specific attention was called thereto and as a result the companies appearing in this report have materially aided the Department in its compilation by complying strictly with the statement blanks. Uniformity in

returns is absolutely essential if the Department is to be placed in a position to issue an early and accurate report.

The deposits held by this Department for the protection of policyholders have increased during the past year $1,221,161.38.

On December 31 last there was held for that purpose $20,014,555.95.

Receipts and Expenses of Department.

In my annual report to the Legislature, dated February 17, 1899, particular reference was made to the receipts and expenses of the Department. I stated that:

"The only charge made against corporations of this State is the actual expenditure incident to examinations of their condition and affairs. In such cases the amount collected from the companies examined is paid to the State Treasurer pursuant to section 7 of the Insurance Law. The appropriation annually made for examinations is but a loan. At the close of the year the account is balanced by the collections. Examinations of corporations upon organization are made without cost."

Section 7 of the Insurance Law contains the following:

"The expense of every examination or other investigation of the affairs of an insurance corporation, pursuant to the authority conferred by the provisions of this chapter, shall be borne and paid by the corporation so examined unless remitted by the Superintendent."

It would appear from the above that the Superintendent, under authority of the Insurance Law, may remit the cost of any examination conducted by him. It is customary for the Legislature, in making its annual appropriations for the Department to provide for the general expenses in the general appropriation bill (last year chapter 570, Laws of 1899), and to furnish the necessary funds for examination purposes in an item carried in the supply bill (last year chapter 569, laws of 1899). Included in the general appropriation of $95,500, is a sum which enables us to make certain examinations without collecting the expenses thereof from the companies examined; as for instance, examinations upon organization, and examinations of fraternal orders, and from this fund salaries are paid to the examining force of the Department when they may not be engaged in the actual examination of a company. Thus for the year ending September 30, 1899, there was paid to the examining

force from the general appropriation for that year, the sum of $10,711.89. The amount carried in the general appropriation bill is for the necessary expenses of the Department, and is without the restriction attached to the appropriation for examinations in the supply bill. The latter appropriation is as follows:

"For the examination of insurance companies by direction of the Superintendent of Insurance to be used in his discretion and to be collected from and refunded to the treasury by the companies so examined by law."

Thus any payment made by the Department from this particular appropriation must be immediately refunded to the treasury by collecting from the company examined the amount of such payment. The result of this is that the discretionary power carried in section 7 of the Insurance Law permitting the Superintendent to remit the expense of an examination is made inoperative when the examiners are paid from the $90,000.00 appropriation carried in the supply bill.

It was not the intention of the Legislature of this State when the Insurance Department was created that it should be made a revenue-earning Department. It is charged with the supervision of all insurance corporations doing business within this State; the expenses incident thereto to be paid by the corporations so supervised. The corporations have paid the expenses of the Department and in the forty years of its existence, from 1860 to 1899 inclusive, the Department has turned into the State treasury $1,264,193.95 in excess of its disbursements. Insurance corporations are amenable to other taxation in this State than such as may be collected by this Department; collections being made from them by the State Comptroller and by the treasurers of the local fire departments as provided for in section 133 of the Insurance Law.

I recommend at this time for your careful consideration, the injustice of this Department charging and collecting from a New York insurance corporation, the expenses incident to an examination of its affairs, when it can be shown, as it will be in the following tables, that the receipts of the Department exceed its expenditures, without collecting from the corporations examined by it the expenses incident thereto. In my opinion the appropriation carried in the supply bill for examinations should be an appropriation similar to that car-

ried in the general appropriation bill. No restriction should be placed thereon, to the effect that the moneys expended by this Department from such appropriation should be collected from and refunded to the treasury by the companies examined, unless at the close of the fiscal year it should be made apparent that the receipts of the Department had fallen below its expenditures, when the deficiency should be made good by collecting from the companies examined, a pro rata amount of such deficiency.

I stated in my report last year the following:

"Its income (namely the Department's) is primarily derived from taxes, reciprocal fees, etc., collected from foreign corporations operating in this State. Foreign life, casualty and marine corporations of foreign countries pay the tax fixed by law. Foreign corporations of other states pay the same fees, taxes, licenses, etc., which are charged corporations of this State operating in such other states."

In last year's report was carried a table which showed the sources from which the income of the Department had been derived for a period of five years from 1894 to and including 1898. This table is brought down so as to include the year 1899. Following is an "Exhibit" being a summarization of said six years and a showing of the "excess of Receipts over Expenses" from 1860 to and including 1899:

Receipts and Expenses, 1894 to 1899.

Fiscal year ending September 30.

Year.	Receipts.				Expenses.	
	From foreign companies.	From examinations and appraisals.	From New York State companies, agents and individuals.	Total.	Total amount paid.	Net expenses, eliminating cost of examinations and appraisals.
1894	$148,237 73	$17,571 48	$8,865 29	$174,674 50	$118,357 44	$102,634 21
1895	145,191 65	47,710 80	4,437 70	197,340 15	144,575 72	106,909 27
1896	158,479 09	34,513 34	2,087 28	195,079 71	135,640 15	101,364 02
1897	185,560 77	10,120 85	4,115 45	199,797 07	124,320 00	112,685 98
1898	201,818 87	27,669 95	3,130 95	232,619 77	146,116 86	120,970 16
1899	218,040 89	53,653 05	2,419 46	274,113 40	181,877 68	128,224 63
Totals	$1,057,329 00	$191,239 47	$25,056 13	$1,273,624 60	$850,887 85	$672,788 27

Exhibit.

Total receipts, six years	$1,273,624 60
Received from foreign companies	$1,057,329 00
" " N. Y. State companies, licensed agents and individuals	25,056 13
Examination of companies and appraisal of property	191,239 47
	$1,273,624 60
1899. One year excess of receipts over expenses (largest in history of department)	$92,235 72
1894 to 1899. Six years	418,736 75
1860 to 1899. Forty years (since organization of department)	1,264,193 95

In considering the expenses of this Department during the past three years as shown in the above table, credit should be given for extraordinary expenditures amounting to $23,000.00.

Upon assuming office I found conditions which required immediate attention and correction.

The steadily accumulating records of the Department were, in many instances, practically inaccessible owing to the limited filing facilities. To correct this, a system of galleries had to be provided.

The securities held for the protection of policy-holders were packed away in crowded burglar-proof boxes in an old safe in such a manner as to consume much unnecessary time in order to examine them. To correct this condition a burglar-proof vault was constructed with a separate compartment for the securities of each company.

The Actuary's department was poorly lighted and furnished and had received no attention since its removal from the old State House at which time it was supposedly temporarily equipped. A thorough renovation was necessary with an improved system of lighting, adequate filing facilities and serviceable and convenient desks. The changes made in this room will more than pay for themselves in two years owing to the increased amount of work which can be performed by the same number of clerks having proper and convenient surroundings.

The general equipments of the Department in its entirety required renovation. Its sanitary condition owing to lack of ventilation was dangerous to the health of the employes; this has been corrected.

In New York city where our examining force is located, we have branch offices. I found these offices crowded, poorly arranged and improperly furnished. Convenient, well-lighted and well-arranged offices were secured and properly furnished.

The following table is carried, that there may be shown what the effect would have been for the past six years, if the appropriations for this Department, had been made as suggested at this time; namely, if the corporations examined by the Department, had not been required to refund to it the cost of such examinations:

Fiscal year ending September 30.

YEAR.	Receipts not including amount refunded for examinations.	Expenses not including cost of examinations.	Receipts over expenses.	Deduct cost of examinations and appraisals.	No. Cos. examined and collected from.	Balance after paying cost of examinations.
				*$1,848 25 †15,723 23		
1894.	$157,103 02	$102,634 21	$54,468 81	$17,571 48	17	‡$36,987 33
				*10,007 95 37,666 45		
1895.....	149,629 35	106,909 27	42,720 08	$47,674 40	11	§4,954 32
1896.....	160,566 37	101,364 02	59,202 35	†34,276 13	15	‡24,926 22
1897.....	189,676 22	112,685 98	76,990 24	†11,634 02	18	‡65,356 22
1898.....	205,067 82	120,970 16	84,097 66	†25,146 70	67	‡58,950 96
1899.....	220,460 35	128,033 26	92,427 09	†53,844 42	41	‡38,582 67

* General appropriation. Examination account. ‡ Balance. § Deficit.

This table shows that in the year 1895 there would have been a deficiency of $4,954.32, which would under the plan now suggested, have been made good by pro rating same among the eleven companies examined at a cost of $47,674.40, thus saving to the companies and thereby to the insured in that one year, $42,720.08. The other five years show balances to the credit of the Department ranging from $24,000 to $65,000. Thus, it is made apparent that in a six year period the State treasury would have received from this Department $224,803.40 in excess of all expenses, with a charge against the companies of this State for examinations of only $4,900, while, as a matter of fact, the corporations of this State have been required to pay in that period to the Department, self-supporting and more than self-supporting, $190,147.15—an unnecessary and improper charge against the insured. Insurance corporations are heavily burdened with taxes and fees of a varied nature which tend to increase, often directly and largely, the cost of indemnity furnished. This being so, it would seem to be in the nature of true wisdom and economy to remit to our own State corporations all charges on account of Department services which may be remitted with safety.

Examinations.

Since the issuance of the Department report (Part I), under date of February 17, 1899, examinations have been made of one life insurance corporation — the New York Life Insurance Company of the city of New York; an examination of one of our great life

companies is in itself an undertaking which requires a large force for a period covering months; two stock casualty companies, two real estate title companies, one credit guarantee company, thirty-six joint-stock fire companies, two mutual fire companies and six life and casualty insurance associations. All of the above examinations were for the purpose of ascertaining the condition and affairs of such corporations. In addition eight other examinations on organization of joint-stock fire companies of this State and admission of foreign fire companies of other states and countries have been conducted. The mortgage and real estate holdings of twenty-five of our fire companies and six real estate title companies have been appraised by the Department appraisers and reports of such examinations filed. Where reductions have been necessary in a mortgage loan on account of a reduced valuation in the property they have been so made that the mortgage represents a loan of not more than two-thirds of the appraised value of the property as determined by our appraisers, thus complying with the Insurance Law.

Two assessment insurance associations have been reported to the Attorney-General.

We have revoked the licenses of seven assessment insurance associations of other states which were authorized to transact business in this State. Such revocations have been due to unsatisfactory financial statements, or to the fact that the certificate contracts written, were misleading to the insured.

BUSINESS OF 1899.

Fire and Fire-Marine Insurance Corporations.

During the year 1899, two joint-stock fire and fire-marine insurance companies have been incorporated within the State with capitals aggregating $400,000, while ten have been admitted to transact business herein, with capitals aggregating $3,256,376.17. One New York joint-stock fire and fire-marine company has discontinued business, with a capital of $200,000, and eight other states' joint-stock fire and fire-marine companies have withdrawn, with capitals aggregating $1,650,000. Hence, there has been added in 1899 to the capital previously engaged in the business of fire and fire-marine insurance in this State, the sum of $1,406,376.17. The

number of fire and fire-marine insurance companies transacting business in the State at the close of 1899 was 173. The assets of such companies reporting to the Department at the close of 1899, were $306,817,063.64, an increase of $5,649,022.92 over 1898.

The statistics presented in this report indicate that the results of the fire insurance business for the year 1899 have been disastrous to the insurance companies as a body, and had it not been for the appreciation in the market value of their securities since the date of my last report, the loss would have been still greater than the tables show.

In looking for the cause I found that the fire losses through the entire country in the companies reporting to this Department have been increased during the year by no less a sum than $14,466,441.73. To this fact, however, these adverse results cannot be solely ascribed, for further examination shows that, comparing the business of 1896, 1897, 1898 and 1899, the average rate of premium charged for each one hundred dollars of insurance by all companies reporting on their entire writings in the United States has materially decreased from year to year. It is apparent that not only have the losses largely increased in the aggregate, but that the rate of premium charged to insurers during the period mentioned has been reduced as well; thus, the candle has been burning at both ends. During the past four years many of the State Legislatures have passed anti-compact laws which, as intended, have prevented companies from utilizing their combined experience and judgment in determining the adequacy of rates of premiums for fire insurance and in enforcing rules and regulations designed for the purpose of preventing fires.

The continued and continuing assaults upon the insurance companies threaten serious impairment of their resources and their ultimate destruction unless this crusade is stopped. Upon this Department there rests a responsibility, which justifies reference to this subject, in view of the fact that so large a proportion of the insurance capital engaged in the business throughout the United States is held in this State.

In my opinion the creation and maintenance of boards of underwriters, organized for the purpose of preventing fires by the offering of reduced charges for improvements in the construction of buildings and the means adopted for the heating and lighting of

them, as well as for the collecting of adequate rates of premiums, is not antagonistic to the interest of property owners, since the effect of enforcing the rules and regulations adopted by such boards must in the end be beneficial to the insured. It is a significant fact that the fire losses in the city of New York, within the limits of the old city, which for the calendar year ending December 31st, 1897, amounted to $3,010,804.03, and in 1898 to $4,147,639.59, during which periods a tariff of rates was in operation, accompanied with suggestions for decreasing rates for improvements in risks, under which, strict rules looking to the prevention of fire were enforced by the collective power of the companies, have more than doubled since the suspension of the tariff. For the twelve months ending December 31st last, in this same district with a suspended tariff, the statistics of the fire patrol of the city of New York show losses of not less than ten million dollars.

The safety of the insurance companies demands the charging of a rate of premium sufficient to meet losses; expenses of conducting the business economically, and a reasonable profit for the capital employed. In a business like fire insurance in which the cost price of a policy is not susceptible of demonstration under existing methods, the people are apt to believe that rates formed by combination are unnecessarily high and exacting. Legitimate and conservative combination, when the interests of the insurer and insured are both served, should not be questioned. I wish at this time to reiterate the statement made in my report of last year wherein I stated:

"With insufficient rates and a promiscuous scramble for business at any figure, the public is educated to the mistaken idea that the rates first collected must have been exorbitant because of the sweeping reductions made in them later. Conditions of this kind must work out their own remedy. The companies themselves will have to re-establish rates sufficient to assure the hazards they are underwriting."

MARINE INSURANCE COMPANIES.

During the past year thirteen marine insurance corporations have been engaged in the transaction of business in this State. The assets of such companies reporting at the close of 1899 were $17,207,305.97, as against $20,876,834.66 for December 31, 1898.

In previous years the Boston Insurance Company has been carried as a marine company. This year it is carried as a fire and fire-marine company. This change accounts for the reduction of marine companies' assets in 1899, the Boston Insurance Company having assets December 31, 1899, of $3,044,456.96.

Mutual Fire Insurance Corporations.

No special treatment of the subject in this report seems to be demanded.

The status of such companies as are still in existence is unchanged, and some of the defects of the plan were pointed out in the report of last year. The enactment of a law limiting these few surviving corporations to the transaction of business within the State of New York would be a most salutary and desirable supplement to the act passed at the session of 1899, which forbids the creation of mutual companies in the future and marks the end of a system that has survived its usefulness and its ability to place safe insurance upon the market.

The Admission of the Prussian Companies.

One of the most important incidents in the history of this Department during the year 1899 arose upon the application of certain fire insurance corporations, organized under the laws of the Kingdom of Prussia, to do business in this State. After full argument and mature consideration of the facts established upon the hearing, I decided to admit them. The reasons upon which the question was decided are fully set forth in the memorandum issued by me, of which the following is a copy:

Memorandum by Superintendent.

"The Aachen and Munich Fire Insurance Company and the Prussian National Insurance Company, both organized under the laws of Prussia, seek permission to carry on the business of insurance in this State. A public hearing has been given, and counsel upon either side have orally discussed the questions involved and filed printed briefs for their respective clients.

The corporations are solvent, well managed and competent to afford substantial security to such persons as may choose to enter into contracts of insurance with them.

No reason for a denial of their application exists, unless it can be found in the following provisions of section 33 of the insurance law, amended in 1896 by chapter 23 of the laws of that year:

"Whenever it shall appear to the Superintendent of Insurance that permission to transact business within any foreign country is refused to a company organized under the laws of this State, after a certificate of the solvency and good management of such company has been issued to it by the said Superintendent and after such company has complied with any reasonable laws of such foreign country requiring deposits of money or securities with the government of such country, then and in every such case, the Superintendent shall forthwith cancel the authority of every company organized under the laws of such foreign government and licensed to do business in this State, and shall refuse a certificate of authority to every such company thereafter applying to him for authority to do business in this State, until his certificate shall have been duly recognized by the government of such country."

A judicial construction of the law of 1896, in advance of this decision, would have been very gratifying to me, for its precise meaning and intent have been elaborately debated by eminent counsel, and there appears to be no accord of opinion upon the subject.

I shall treat in this memorandum only the features of the case which, in my judgment, are material to a just disposition of it.

In 1897 a similar application made to me by these companies and the Magdeburg Fire Insurance Company was denied. In my decision thereon I used the following language:

"On the 20th day of February, 1897, the President of the United States transmitted to the Senate a message which, with the documents accompanying the same, showed very fully the nature and extent of the conditions and circumstances by which it is claimed certain American insurance companies have been excluded from transacting business in the Kingdom of Prussia on account of the regulations above referred to, and that important correspondence and negotiations had been, and so far as I have been informed, are still being carried on between the Government of the United States and the Kingdom of Prussia in relation thereto and with a view to an amicable adjustment of the difficulties which have arisen by reason thereof, and the granting of this application by me at this time would seem to be an unwarrantable interference with and forestalling of the negotiations now pending between the two governments."

The application was renewed in 1898, upon a state of facts somewhat different from that existing in 1897, and it was not granted; but upon the conclusion of the arguments, I said:

"It is clear to me that there has been great progress made between the life insurance companies and the Prussian government, and it seems that it is very likely to reach a satisfactory result. I believe it is to the best interest of the people of this State that your companies, all Prussian companies and all other foreign companies properly qualified should be admitted to this State. If I had been Superintendent of the Insurance Department of this State when the retaliatory law was proposed, I should have opposed it with all my power. In refusing your application last year, I said such a law was not necessary and that the Superintendent had power apart from it to do all that he had done. The law is a continual menace to all foreign companies represented here and should be removed from the statute books. I think, however, that you are a little premature in your application. I do not want to refuse it and yet I cannot grant it at this time. I hope that we will have additional data soon authorizing your admission. I think that when we adjourn to-day it will be on the understanding that I will hear you further at a later day. I will not fix a date now to which to adjourn this hearing but will exercise the power I have when we get something further. Great progress has been made, but Prussia has not done anything, as yet, which would justify me in admitting you at this time, although I hope and believe that such will soon be the case. The sending of representatives here to examine the assets of the New York Life Insurance Company certainly shows a favorable disposition on the part of the Prussian government."

In the summer of 1899, delegates or commissioners were sent from Prussia to this country to make investigation of our insurance methods, and to obtain data for use in adjusting the unfortunate complications which have disturbed the relations between the insurance authorities of that kingdom and some of the corporations of this State for several years.

That was an act of comity indicating a friendly, reasonable and conciliatory spirit, which cannot be ignored in disposing of the question now under consideration.

The demeanor of the delegates, who visited this Department, making a thorough and exhaustive investigation of its working and who held many interviews with me, was in keeping with the policy that actuated their government in directing them to visit the United States.

They exhibited the most intelligent interest in the New York system of supervision and control, and were assiduous in research.

Correspondence upon the general subject ensued between the Department of State at Washington, and this Department, and on August 9, 1899, I addressed the following letter to the Secretary of State:

"STATE OF NEW YORK,
INSURANCE DEPARTMENT.
Albany, August 9, 1899.

The Honorable John Hay, Secretary of State, Washington, District of Columbia:

SIR.—Referring to the efforts of the American insurance companies ruled out of Prussia to obtain re-admission, the subject of which has been a matter of correspondence between our respective departments, I have to advise that the Prussian delegates who have been here to investigate and who are now about to return home, have had many interviews with me and have visited this Department for an inspection of its workings, etc.

I have heretefore said publicly, and I have repeated the same to the honorable delegates from Prussia, that this Department is most anxious to re-establish the good feeling which existed several years ago between the companies of the two countries and the supervising authorities, and I trust that our insurance companies will be able to meet the requirements exacted of them thereby enabling me to admit or re-admit all Prussian insurance companies complying with the laws of this State.

Trusting that the position of this Department may be communicated through your Department to the Prussian authorities, I have to honor to be, sir,

Very respectfully your obedient servant,

LOUIS F. PAYN,

Superintendent of Insurance."

Later the Acting Secretary wrote as follows:

"DEPARTMENT OF STATE,

WASHINGTON, *September* 18, 1899.

To the Superintendent of the Insurance Department of the State of New York, Albany, New York:

SIR.—Adverting to the Department's letter of the 19th ultimo relative to the visit of the Prussian insurance delegates to your office, and to the Department's statement that copy of your letter of

August ninth last had been communicated to the Embassy of the United States at Berlin, I enclose for your information copy of a dispatch from Mr. White, reporting his further action in the matter.

I am, sir, your obedient servant,

ALVEY A. ADEE,
Acting Secretary.

Enclosure: From Germany, No. 1013, September 1, 1899."

I quote a portion of Mr. White's dispatch referred to by Mr. Adee:

"No. 1013.

EMBASSY OF THE UNITED STATES.

Berlin *September* 1, 1899.

Honorable John Hay, Secretary of State, Washington, D. C.

Sir:—I have the honor to acknowledge the receipt to-day of the Department's instruction No. 917, of the 19th ultimo, and to inform you that a copy of Superintendent Payn's letter in regard to the re-admission of the American life insurance companies to do business in Prussia, and of the Prussian companies to do business in the State of New York, has been communicated to Minister Count von Bulow, for such use as he may see fit to make of the same. At the same time the Embassy has expressed its thanks for the assurance given in Baron Richthofen's note of August 14th (dispatch No. 993, August 15, 1899), and has again called attention to the fact that the United States government attaches great importance to the satisfactory settlement of the question concerned at an early date."

It is thus manifest that the governments at Washington and Berlin have treated the subject with solicitous care, and that each has exercised good offices to the end that a pacification of differences may be reached.

I cannot be unmindful of these facts; and, in so far as the law of the State permits, it is my duty to extend all proper facilities for the transaction of business in New York to the Prussian corporations.

But this is not all.

The Prussian government very recently admitted the New York Life Insurance Company to its territory, and recognized the certificate of solvency and good management of that company issued by this department.

The Equitable Life Assurance Society of the United States has definitely stated that it does not choose to enter the Prussian field.

The Mutual Life has an application to be admitted in Prussia pending before the insurance department of that government.

It is matter of common knowledge that the so-called retaliatory act of the New York Legislature of 1896, was passed at the instance of the New York Life Insurance Company, the Mutual Life Insurance Company of New York, and the Equitable Life Assurance Society.

How, then, does the case stand?

One of these corporations has been duly admitted to the foreign country, upon my certificate; one declines to go to Prussia; and the third has made an application for re-admission, that is pending and undecided, and which, we must assume, will be granted.

Neither the New York Life nor the Equitable opposes the present application of the Prussian companies.

In fact, the representatives of the former of these two domestic corporations appeared in person at this Department upon the public hearing of November 17, 1899, and urged their admission.

My duty upon the undisputed facts is very plain.

With the governments at Washington and Berlin acting in unison in an effort to end the dispute; with the New York Life and the Germania, holding my certificate, each doing business in Prussia; with the Mutual Life seeking permission to re-enter, which cannot in fairness be refused, and which will no doubt be granted in due course of procedure; and in view of the power vested in this Department by the Insurance Law, there is but one way open.

The State of New York cannot afford to act a churlish part in the face of such considerations. Her people are generous and fair, and they do not expect or desire narrow and illiberal action on the part of their administrative officers.

I am satisfied that those conditions of discrimination against and exclusion of our companies which alone can make the act of 1896 operative, do not now exist, and that statute cannot be invoked to warrant or sustain a denial of the application now made to me.

I shall, therefore, issue certificates to the Aachen and Munich, the Prussian National and the Magdeburg insurance companies, authorizing each of them to transact the business of insurance in this State, under section 9 of the Insurance Law."

The wisdom and necessity of the amendment of section 33 of the Insurance Law, made by chapter 23 of the laws of 1896, are open to grave debate, and I cannot escape the conclusion that the measure should be repealed. Serious and embarrassing complications are likely to arise under the terms of the statute referred to, and I believe that sufficient power to protect the interests of the State is furnished by the provisions of section 9 of the Insurance Law.

The questions of policy involved belong exclusively to the domain of your power, and to that of the Executive, and I shall indulge in no discussion of them.

Credit Guaranty Insurance Conducted by Casualty Corporations.

Attention is called to chapter 693, Laws of 1899, which has amended subdivision 4 of section 70 of the Insurance Law by the addition thereto of the following:

"Guaranteeing and indemnifying merchants, traders and those engaged in business and giving credit from loss and damage by reason of giving and extending credit to their customers and those dealing with them; and corporations authorized to do such last named business in this subdivision mentioned shall have all the powers conferred by section one hundred and seventy-eight of this chapter." (Chapter 690, Laws of 1892.)

By this amendment a surety company with a capital of but one hundred thousand dollars ($100,000) without any additional capitalization or without additional deposit, is permitted to extend its lines of business so as to assume credit guaranty risks.

The second subdivision of section 170 of article V. of the Insurance Law permits the organization of corporations to carry on the business of credit guaranty insurance, and requires a capitalization of at least $150,000 and a deposit of $100,000.

The business of credit guaranty insurance is extra hazardous and should not be associated with any other line of insurance. It is against public policy to permit a casualty insurance corporation operating as a surety company under the fourth subdivision of section 70 of the Insurance Law to extend its business to that of credit guaranty insurance. The present insurance code contemplates a subdivision of the different lines of insurance which may be carried on by a single corporation. The amendment of 1899

(chapter 693) is an entering wedge in the direction of breaking down the classifications contained in the present Insurance Law, and may be taken as a forerunner of further legislation equally dangerous and unjustifiable.

It has been repeatedly held that a corporation organized under one article of the Insurance Law cannot properly carry on the business provided for under another article of said law.

Casualty corporations as now provided for under article II of the Insurance Law, section 70, may do a multiform kind of business and are in consequence, open to the criticism that so many departments conducted under one management become dangerous one to the other. In the event of extraordinary losses in one department, all of the others become involved. By the amendment of 1899, the already extensive lines of business heretofore permitted to be carried on by one corporation have been added to by the further recognition of a new line of business, extra hazardous in its character. While this additional line of business has been taken on, no safeguards have been thrown around the policy holders by requiring an additional deposit with this Department or by requiring an increased capitalization.

Section 178 of the Insurance Law amended by chapter 140 of the Laws of 1898, expressly prohibits companies doing a credit guarantee business from advertising any assets not held at the exclusive risk of such business. With the amendment of 1899 a general casualty corporation is authorized to transact the business of credit guarantee insurance, and advertise all of the assets held by it for its various departments. Thus, the safeguards provided for the insured by the act of 1898 are rendered of no avail. In view of the above statement of facts, I believe it to be my duty at this time to most strenuously urge the repeal of chapter 693, Laws of 1899.

VALUATION OF LIFE INSURANCE POLICIES.

I again recommend, as in my report of last year, the repeal of the amendment of 1893 to section 84 of the Insurance Law and the re-establishment of a statutory standard of valuation. All of the life companies of this State have elected to adopt a standard as high or higher than that provided for in section 84 before the amendment of 1893. As a result of such election no detriment has

resulted to the insuring public. Notwithstanding this fact, the existing law of this State as to the valuation of life insurance policies is so defective as to require careful and intelligent revision. It is now posssible for a life company in financial straits, shown by an examination of this Department, to avoid the safeguards which would be afforded its policy-holders by the courts, by simply electing a standard of valuation which would relieve it from its financial embarrassment. I renew my recommendation of an amendment to section 84, substantially on the lines as set forth in my report of 1899.

Co-operative or Assessment Insurance.

The general and essential features of this method of insurance requires no special consideration, for they are very well understood.

It is altogether probable that the system has attained the highest stage it will ever reach, and that it will gradually decline in popularity. This result is likely to follow the development of the wealth and prosperity of the State and Nation, and the slow but steady reduction of the interest rate.

It is, confessedly, not the highest type of insurance, but the investments of our people in it are so large that it deserves and requires the utmost care and consideration that the Legislature and this Department are able to give to it. I have, therefore, prepared for introduction at this session a bill which is designed to provide a simple process for the organization of assessment and co-operative corporations, and to establish a safe and scientific plan for the protection of their assets and of the insured.

A word of explanation of some of its provisions may be desirable.

It directs that a copy of all the by-laws of such corporations and of all amendments thereof shall be filed in the office of the Superintendent; that they shall be subject to his approval, and that they shall not take effect until approved by him.

The primary purpose of this clause is the enforcement of simplicity and uniformity in the by-laws, the exclusion of vague or dangerous expressions and conditions from them, and the prevention of abrupt and far-reaching amendments whose effect may not be thoroughly understood by those who are to be subject to them.

The benefits of uniformity of expression in insurance contracts have been most happily illustrated by the remarkable success attending the legislative adoption of a standard fire policy in this State.

When it is remembered that in a majority of instances the certificates issued by assessment corporations refer to by-laws not printed in the contracts, but made a part of them by stipulation; that the insured and the beneficiaries are bound by them; that no two sets of by-laws are precisely similar, and that they are subject to changes, in the making of which the great mass of the insured have no actual participation, it is believed that the importance of the suggestion embodied in the bill will be apparent.

The argument that its effect would be to interfere with freedom of action on the part of the membership of the corporation who have a right to govern themselves, is not substantial or well-founded.

There would be no arbitrary interference with the safe and salutary exercise of any corporate powers; the corporations themselves are the creatures of legislative authority and subject to it; and some ultimate and supreme supervisory tribunal before which such matters shall be judged, has been shown by experience to be indispensable.

The Superintendent of Insurance is the appropriate repository of such power.

The bill proceeds further to secure consistency of nomenclature by designating all such companies as "corporations," and their governing bodies as "directors."

The contracts of insurance issued by them are not "policies" in the correct sense of that term, but they are "certificates" and the bill so names them.

An assessment or co-operative association cannot, in the nature of things, have such a reserve as that which must and can be maintained by an old line insurance company.

It can, however, provide for and keep a mortuary or emergency fund, and safety requires that it be compelled to do so.

The bill contains explicit directions for the establishment and maintenance of such a fund, and avoids the danger of a popular confusion of it with the reserves of the old line companies by denominating it as the "mortuary or emergency fund."

An attempt has been made in the measure proposed to fix a definite standard by which the Superintendent can determine the solvency or insolvency of such corporations.

The present Insurance Law contains in section 207 the following provision:

"When the Superintendent, on investigation, shall be satisfied that any corporation organized under the laws of this State, doing business in this State of the character defined in this article is insolvent because of matured death claims or other obligations due and unpaid exceeding its assets and death or disability assessments or periodical calls made or in process of collection * * * he shall report the facts to the Attorney-General," etc.

I have sought to obviate the lack of practical explicitness in the language quoted, by the substitution of the following clause:

"When the Superintendent, on investigation, shall be satisfied that any corporation organized under the laws of this State, doing business of the character defined in this article is insolvent because of matured death claims or other obligations due and unpaid exceeding its assets and death or disability assessments or periodical calls made or in process of collection *at the date of such investigation*, * * * he shall report the facts to the Attorney-General," etc.

This slight amendment limits the disability assessments or periodical calls made, or in process of collection, which shall be considered by the Superintendent in determining the question of the solvency of the corporation, to those which have been made or are in process of collection at the date of the investigation.

This, it is believed, will prevent the possibility of maintaining the theoretical or technical solvency of such corporation by an unlimited issue of calls.

Some very substantial and important changes are suggested in the method of procedure, upon the declaration by the Superintendent of the insolvency of such corporations, or of their having exceeded their powers or having failed to comply with any provision of the law.

It is believed that these proposed amendments if adopted, would tend to simplify the labors of the courts and of the Attorney-General in such proceedings.

FRATERNAL BENEFICIARY ORDERS.

The amendments prepared by this Department last year to article VII of the Insurance Law, and introduced in both houses of the Legislature, failed to have favorable consideration. In the various hearings had on the proposed amendments before the Committees on Insurance it was made most apparent that the conservatively managed fraternal orders were in harmony with the suggestions of the Department. The thoughtful advocates of this system of insurance appreciate the evils of attempting to issue endowment contracts by a class of corporations not required to maintain an adequate reserve. This class of orders is entitled to all the privileges which can be given them so long as the safety of their membership can be maintained. As they are undertaking to carry on the business of insurance however, the Department should be given the authority requisite for a conservative supervision of their affairs. If they are to be permitted to write benefits payable to living members in the nature of so-called endowments, and are to be permitted to relieve their certificate holders from further assessment calls at life expectancy or at other periods, then they should be required to have some of the safeguards thrown around them which surround regular life insurance corporations. The danger to this system is an attempt on the part of injudicious and unwise promoters to foist upon the public under the guise of fraternalism, impossible contracts issued by irresponsible societies. Thus, legitimate orders conducted along conservative and thoughful lines are prejudiced, and unsuspecting certificate holders, deceived.

I referred particularly in my last report to the amendments which in my judgment should be incorporated in article VII of the Insurance Law, and I would call the attention of the Legislature to the importance of a careful consideration of them.

LIVE STOCK ASSOCIATIONS.

I again recommend the repeal of article VIII of the Insurance Law, providing for the incorporation and supervision of this class of associations. During the past year there has been but one such association organized. The present article VIII may fairly be said to be surplusage in the Insurance Law. At a time when there is a

thorough appreciation of the irresponsibility of this class of corporations, advantage should be taken of that fact and such legislation as may be on the statute books providing for their incorporation should be repealed.

The Insurance Law.

The recommendation of last year as to a proper re-codification of the Insurance Law is again renewed. As I then stated: "The department would certainly be benefited by a concise and compact statute defining the rights and duties of all insurance corporations and excluding obsolete and useless provisions."

Conclusion.

I wish to take this opportunity to express my appreciation of the courteous attention given the requests made for the filing of early annual statements by all of the fire, fire-marine and marine corporations reporting to this Department. Under the law, these companies have until the first of February in which to make their annual reports. I appreciate that a period of thirty days is a comparatively short time to give the companies in which to gather all of the data and information which they must have in order to complete their annual returns, and when this Department has called upon them to file their statements as nearly as possible on the 15th of January in order that an early report could issue, I have realized the volume of work necessarily thrown upon their officers in consequence. The efforts on the part of all the corporations to comply therewith, however, has materially aided in the issuance of the early reports I have been enabled to make to the Legislature for the past three years. Under such circumstances, I deem it but proper to acknowledge officially the prompt attention of the companies.

Respectfully submitted,

LOUIS F. PAYN,
Superintendent.

STATISTICAL TABLES.

TABLE No. I—ASSETS.

Showing the nature of the GROSS ASSETS *of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States and United States Branches of Foreign Fire Insurance Companies of other Countries authorized to transact business in this State, for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Agricultural	$314,375 00	$836,636 81	$68,100 00	$458,921 25	$211,291 01	$144,447 36	$169,044 71	$42,791 09	$2,245,607 23
Albany	75,000 00	234,250 00	.....	164,525 00	.....	4,104 59	5,294 30	4,307 83	487,481 72
American Fire	.....	14,500 00	220,000 00	812,340 00	25,000 00	120,352 29	246,682 42	12,959 33	1,451.834 04
Assurance Co. of America	.....	.....	452,000 00	28,125 00	.....	27,917 88	39,125 40	3,790 49	550,958 77
British American	.....	.....	133,750 00	166,800 00	.....	4.168 82	72,129 38	4,285 78	381,133 98
Buffalo Commercial	.....	120,975 00	30,030 00	148,476 00	.....	27,291 92	15,489 56	1,678 08	343,940 56
Buffalo German	309,080 01	471,410 00	105,250 00	840,866 86	85,900 00	140,152 62	46,422 10	13,639 07	2,012,740 66
Caledonian-American	.....	.....	.....	326,825 00	.....	10,763 80	21,635 45	2,529 28	361,733 53
Citizens	90,000 00	20,300 00	171,750 00	279,350 00	15,000 00	31,358 38	154,952 67	24,262 08	786,973 13
Colonial Assurance	.....	.....	134,000 00	233,500 00	.....	8,739 55	83,499 34	2,898 10	462,636 99
Commerce	79,000 00	43,500 00	210,000 00	38,500 00	13,400 00	8,525 04	10,074 00	2,146 64	405,145 68
Commercial Union Fire	.....	.....	26,650 00	249,377 50	.....	18,310 73	32,087 49	1,961 47	328,387 19
Commonwealth	.....	95,000 00	45,200 00	717,431 90	.....	40,010 80	28,815 34	2,143 53	928,601 57
Continental	1,106,250 00	78,710 00	632,500 00	6,768,250 00	.....	494,148 99	665,743 56	64,058 28	9,809,660 83
Eagle Fire Company	410,000 00	23,000 00	.....	870,533 50	.....	17,424 27	40,019 80	11,470 38	1,372,447 95
Eastern	.....	72,000 00	199,275 00	145,050 00	.....	22,592 67	74,005 35	15,605 86	528,528 88
Empire City Fire	.....	5,500 00	230,000 00	60,250 00	.....	36,493 93	3,204 98	137 50	335,586 41
Erie Fire	2,847 74	511,498 60	.....	.....	3,500 00	41,555 41	46,028 74	9,448 84	614.879 33
German Alliance	.....	.....	286,400 00	589,417 00	.....	7,131 20	65,333 23	.....	948,281 43
German-American	15,000 00	53,000 00	1,293,350 00	6,129,807 00	.....	209,109 53	527,849 41	838 00	8,228,953 94
Germania Fire	690,324 27	378,500 00	627,000 00	2,772,064 25	.....	100,310 56	235,408 93	13,262 90	4,816,870 01
Glens Falls	47,250 00	1,179,319 18	75,540 00	1,649,010 99	4,000 00	254,951 36	98,929 42	18,438 87	3,327,439 82
Globe and Rutgers Fire	65,500 00	78,700 00	.....	282,730 00	.....	8,093 82	87.527 39	6,731 38	529,282 59
Greenwich	250,000 00	.....	201,760 00	978,140 00	.....	34,040 86	238,312 27	5,747 44	1,708,000 57
Hamilton Fire	2,500 00	2,000 00	.....	305,837 50	.....	1,038 99	18,212 92	1,454 17	331,043 58
Hanover Fire	450,000 90	3,500 00	189,930 00	2,037,406 00	.....	113,540 48	264,511 56	38,753 05	3,097,641 09
Home	1,753,973 36	194,250 00	1,932,500 00	7,340,732 49	234,125 00	650,877 87	652,322 84	49,614 39	12,808,395 95
Indemnity Fire	.....	.....	220,000 00	83,675 00	.....	24,679 41	14,066 81	2,575 58	344,996 80

TABLE No. 1—ASSETS—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
International	.....	.....	$125,400 00	$182,312 50	.....	$16,552 83	$10,889 84	$1,100 00	$336,255 17
Kings County Fire	$65,000 00	$10,100 00	.....	261,540 00	.....	6,215 23	18,446 66	967 67	362,269 56
Lafayette Fire	.....	.....	228,250 00	43,600 00	.....	31,825 22	42,314 54	1,789 62	347,779 38
Liverpool & Lon. & Globe	.....	.....	28,500 00	207,675 00	.....	50,786 24	14,919 72	.....	301,880 96
Magdeburg Fire	.....	.....	22,800 00	250,700 00	.....	4,875 41	12,080 54	200 00	290,655 95
Manhattan Fire	.....	.....	349,250 00	.....	.....	83,114 39	154,991 92	100 00	587,456 31
Nassau Fire	.....	.....	236,995 00	299,047 00	.....	6,988 89	16,333 15	6,618 95	565,982 99
National Standard	.....	.....	250,000 00	211,650 00	.....	43,882 22	42,877 32	2,472 65	550,882 19
New York Fire	100 000 00	.....	226,000 00	21,000 00	.....	46,203 60	31,580 12	887 50	425,671 22
Niagara Fire	.....	448,300 00	123,875 00	1,854,713 75	.....	55,772 20	239,465 78	18,771 05	2,740,897 78
North British and Mercan-	.....	.....	56,500 00	223,445 00	.....	15,495 90	8,580 58	3,827 92	307,849 40
Northern German Fire	.....	.....	11,493 75	220,802 09	.....	20,219 85	28,300 43	3,566 66	284,382 78
Northern	.....	.....	67,950 00	179,450 00	.....	17,152 41	34,900 41	6,235 95	305,688 77
North River	.....	78,400 00	234,062 50	393,452 50	.....	83,627 28	57,742 24	3,930 00	851,214 52
Pacific Fire	9,015 50	232,350 00	201,000 00	287,505 00	.....	18,328 87	81,490 17	5,693 51	835,383 05
Pelican Assurance	.....	.....	219,000 00	81,082 50	.....	27,858 22	17,456 03	2,326 50	347,723 25
Peter Cooper Fire	.....	5,000 00	125,400 00	149,735 00	.....	3,860 30	3,321 90	2,690 00	290,007 20
Phenix	543,000 00	76,600 00	718,200 00	3,464,210 00	.....	486,385 18	522,766 88	11,714 11	5,822,876 17
Queen Ins. Co. of America	720,164 73	.....	537,714 29	2,929,930 19	.....	108,404 58	317,315 32	48,799 93	4,662,329 04
Rochester German	205,947 09	395,740 00	.....	397,350 00	.....	64,592 25	79,812 54	11,015 16	1,154,457 04
Stuyvesant	20,000 00	24,000 00	.....	214,200 00	.....	5,198 47	5,202 03	2,093 75	270,694 25
Thuringia-American	.....	.....	.....	262,057 33	.....	30,630 35	104,654 64	1,712 50	399,054 82
Traders' Fire	.....	.....	.....	237,118 75	.....	4,679 84	123,795 08	5,480 53	371,074 20
Union Fire	28,344 98	111,000 00	17,270 00	21,950 00	$1,750 00	33,332 53	2,138 68	5,745 37	221,531 56
United States Fire	.....	389,700 00	103,900 00	154,871 25	.....	9,535 09	78,436 62	4,928 09	741,371 05
Victoria Fire	.....	.....	139,650 00	101,886 00	.....	12,121 58	7,122 80	1,807 82	262,588 20
Washington Assurance	.....	.....	201,000 00	90,250 00	.....	13,275 03	49,278 90	452 65	354,256 58
Westchester Fire	225,000 00	529,900 00	85,500 00	1,548,000 00	.....	144,641 07	251,292 54	9,978 20	2,794,311 81
Williamsburgh City Fire	629,000 00	244,400 00	.....	972,664 00	21,000 00	34,629 32	86,788 30	17,266 03	2,005,747 65
Totals	$8,206,572 68	$6,962,039 59	$11,794,695 54	$49,740,160 10	$614,966 01	$4,082,317 48	$6,401,024 15	$539,701 53	$88,341,477 08

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Asso. Man. M't. F. I. Cor.	.....	.....	.....	$202,680 00	.....	$15,235 13	$28,901 80	.....	$246,816 93
Dutchess County	$19,450 00	$47,855 00	$9,390 00	175,564 00	$4,564 00	30,885 50	23,752 79	$4,257 64	315,718 93
Glen Cove	20,000 00	72,228 86	.....	.....	.....	16,112 27	403 33	1,007 41	109,751 87
Harmonia Mutual Fire	.....	71,525 00	.....	.....	.....	33,128 60	.....	1,135 01	105,788 61
Mutual Fire	20,000 00	25,700 00	131,020 00	14,110 00	.....	11,341 70	327 71	640 20	203,139 61
Queens and Suffolk	.....	27,500 00	.....	.....	.....	21,132 16	7,574 48	792 00	56,998 64
Richmond County	600 00	26,250 00	5,700 00	.....	.....	7,648 71	.....	762 20	40,960 91
Suffolk County	.....	50,775 00	.....	.....	.....	11,086 68	953 07	1,072 58	63,887 33
Totals	$60,050 00	$321,833 86	$146,110 00	$392,354 00	$4,564 00	$146,570 75	$61,913 18	$9,667 04	$1,143,062 83

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$230,000 00	$15,600 00	$134,000 00	$11,286,613 85	$11,100 00	$705,916 24	$635,455 53	$725 58	$13,019,411 20
Allemannia Fire, Pa	56,390 11	324,062 59	5,000 00	39,100 00	12,000 00	52,046 00	36,745 91	8,747 13	534,091 74
American, Mass	.....	.....	8,040 00	556,639 75	15,000 00	20,638 96	32,951 13	3,473 69	636,743 53
American, N. J	272,859, 29	1,750,261 75	200,000 00	988,760 00	.....	77,955 18	204,232 68	49,075 81	3,543,144 71
American Central, Mo	500,000 00	45,703 45	84,750 00	1,091,000 00	30,500 00	60,845 90	128,524 75	.....	1,941,324 10
American Fire, Pa	408,451 74	1,011,477 71	.....	826,341 25	53,100 00	163,229 52	120,003 13	43,837 83	2,626,441 18
Armenia, Pa	56,207 17	283,527 00	.....	37,140 00	21,140 00	3,911 65	26,857 21	6,652 84	435,435 87
Atlanta Home, Ga	103,785 76	165,192 41	109,500 00	249,267 50	10,984 16	45,225 19	33,478 86	12,721 60	730,155 48
Boston, Mass	20,000 00	977,050 00	.....	1,510,041 75	15,000 00	189,168 63	322,980 88	10,215 70	3,044,456 95
Capital Fire, N. H	103,687 03	99,055 58	.....	170,430 00	.....	22,477 01	45,851 16	3,968 15	445,468 93
Citizens Mo	5,477 00	297,250 00	.....	.....	.....	35,710 95	81,750 31	36,577 97	456,766 23
Citizens, Pa	120,000 00	309,302 20	.....	259,455 00	55,700 00	36,304 90	29,095 66	6,960 78	816,818 54
Concordia Fire, Wis	9,000 00	448,880 00	.....	289,291 53	.....	48,374 51	128,055 51	15,406 91	939,008 46
Connecticut Fire, Conn	221,700 00	1,100,840 00	.....	2,097,899 00	50,000 00	224,656 65	251,856 10	.....	3,946,951 75
Delaware, Pa	160,000 00	128,700 00	113,000 00	878,342 50	75,000 00	67,888 80	178,282 28	3,787 15	1,605,000 73
Detroit F & Mar., Mich	279,757 33	802,531 75	73,287 50	6,000 00	3,400 00	68,693 21	29,766 44	40,271 44	1,303,707 67
Equitable F. & Mar. R. I.	124,000 00	138,600 00	68,700 00	378,182 25	62,000 00	31,775 54	70,790 85	4,785 00	878,833 64
Fidelity Fire, Md	35,000 00	.....	136,379 35	325,679 50	241,650 00	19,720 75	38,863 20	10,656 54	807,949 34
Fire Ass'n of Phila., Pa	353,043 03	1,764,208 89	.....	2,956,804 25	141,828 13	169,262 26	804,132 38	89,099 43	6,278,378 37
Fireman's Fund, Cal	491,709 00	422,791 79	167,812 50	1,350,227 50	153,000 00	202,449 53	467,776 15	22,394 91	3,278,152 38
Fire Ins. Co. of Phil., Pa.	71,000 00	225,050 00	.....	527,924 75	57,200 00	18,107 24	33,055 37	12,374 96	944,712 32
Firemen's, Md	135,000 00	.....	.....	626,400 00	.....	88,131 64	71,181 11	15,386 26	936,099 01
Firemen's, N. J	132,810 88	1,256,600 00	.....	1,010,610 00	.....	20,795 30	61,760 82	28,423 40	2,511,000 40
Franklin Fire, Pa	231,500 00	152,158 00	.....	2,450,125 00	130,000 00	77,240 39	76,540 01	2,463 99	3,120,027 39
German Fire, Pa	2,200 00	286,790 00	.....	94,817 50	48,550 00	31,788 88	48,709 96	5,318 15	518,174 49
German Am. Fire, Md	74,370 93	82,572 82	.....	213,151 00	33,425 00	14,804 67	9,377 32	7,085 01	434,786 75
German of Freeport, Ill	87,695 75	1,579,015 62	551 25	946,259 86	13,300 00	157,785 92	350,052 87	80,632 88	3,215,294 15
Girard Fire and Mar., Pa.	403,500 00	724,950 00	82,800 00	519,131 00	116,500 00	73,794 93	116,887 13	30,075 39	2,067,638 45

TABLE No. I—ASSETS—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Grand Rapids Fire, Mich.	.....	$260,239 01	.....	$62,949 00	$51,000 00	$53,932 77	$40,758 20	$4,435 66	$473,314 64
Hartford Fire, Conn	$811,000 00	1,225,700 00	.....	7,089,679 39	14,800 00	604,627 42	1,255,624 88	59,481 18	11,060,912 87
Home Fire, Md	.....	9,000 00	.....	355,847 00	17,950 00	7,858 75	5,819 73	3,550 07	400,025 55
Home Mutual, Cal	228,250 00	280,686 62	.....	251,695 00	33,000 00	79,995 52	89,617 45	2,314 75	965,559 34
Ins. Co. of N. Am'r'ca, Pa.	825,477 03	1,830,253 20	$141,500 00	4,554,312 00	34,500 00	771,860 05	926,647 85	32,922 34	9,117,472 47
Ins. Co. of State of Pa., Pa	349,019 37	41,300 00	.....	171,755 00	.....	85,370 74	41,375 01	19,211 41	708,031 53
Lumbermens', Pa	141,500 00	328,679 90	.....	631,830 00	42,100 00	12,808 38	32,977 62	11,592 71	1,201,488 61
Mechanics, Pa	81,500 00	313,085 00	6,687 50	441,787 50	7,650 00	24,843 90	46,898 08	10,455 43	932,907 41
Mechanics & Traders, La.	108,100 00	5,990 90	.....	289,888 90	1,895 90	9,622 13	68,721 30	.....	484,219 13
Mercantile F. & M, Mass.	.....	190,100 00	.....	360,714 00	32,000 00	25,486 78	37,794 16	3,303 88	649,398 82
Merchants, N. J	171,469 56	376,150 00	55,000 00	743,800 00	10,000 00	64,398 68	168,443 96	9,153 37	1,598,415 57
Merchants, R. I.	.....	99,600 00	28,000 00	388,814 00	16,000 00	39,497 12	33,989 68	3,898 47	609,799 27
Michigan F. and M., Mich.	89,093 14	527,932 00	.....	64,250 00	.....	55,157 21	42,244 35	12,961 49	791,638 19
Milwaukee Fire, Wis.	.....	106,800 00	133,000 00	63,960 00	.....	16,745 03	27,882 59	1,394 24	349,781 86
Milwaukee Mechan., Wis.	67,500 00	1,221,741 53	26,875 00	929,372 25	.....	91,039 67	152,257 18	44,737 96	2,533,523 59
National Fire, Conn	327,315 49	736,040 00	54,500 00	2,853,368 00	.....	231,616 16	438,477 18	.....	4,641,316 83
Newark Fire, N. J	87,700 00	248,230 00	43,020 00	279,295 00	.....	12,389 67	16,277 95	6,686 47	693,599 69
New Hampshire F., N. H.	140,096 32	668,457 75	112,250 00	2,006,955 00	104,300 00	107,315 00	218,934 89	.....	3,358,308 96
North American, Mass.	38,300 00	80,850 00	.....	161,371 00	80,000 00	5,047 43	22,044 91	3,158 38	390,771 72
Northwestern Nat'l, Wis.	.....	979,156 67	228,000 00	1,194,520 00	.....	152,953 74	180,988 63	11,527 29	2,747,146 33
Norwalk Fire, Conn	.....	.....	148,041 67	362,201 37	.....	14,595 93	35,988 10	5,974 71	566,801 78
Orient, Conn	88,165 12	230,209 66	.....	1,889,606 52	450 00	44,463 00	243,522 80	23,818 08	2,520,235 18
Pennsylvania Fire, Pa.	222,500 00	719,900 00	108,750 00	3,506,340 00	169,900 00	163,662 27	272,890 50	11,363 44	5,175,306 21
Phœnix, Conn	490,227 41	101,523 18	.....	4,322,041 50	9,000 00	118,845 91	507,429 65	27,653 30	5,576,720 95
Potomac, D. C	21,559 41	355,083 40	.....	54,841 83	.....	11,454 44	3,455 82	5,267 86	451,662 76
Providence-Wash., R. I.	.....	.....	27,500 00	1,712,065 00	.....	86,200 41	232,682 19	3,812 50	2,062,260 10
Reading Fire, Pa	16,850 00	314,865 00	99,150 00	295,878 00	30,700 00	31,659 00	64,117 82	8,339 71	861,559 53
Reliance, Pa	100,000 00	224,660 00	.....	577,345 00	.....	31,840 09	63,650 98	4,104 92	1,001,600 99
St. Paul F. & M., Minn.	655,372 24	317,250 00	.....	965,018 86	81,571 17	187,207 02	244,276 82	.....	2,450,696 11
Security, Conn	89,200 00	211,038 78	.....	502,173 98	41,825 00	63,148 43	103,531 49	3,174 23	1,014,091 91
Southern, La	35,000 00	.....	.....	400,553 00	3,600 00	38,554 23	58,847 38	.....	536,554 61
Springfield F. & M., Mass.	126,400 00	647,800 00	93,750 00	3,452,785 00	39,525 00	131,895 99	362,994 63	51,788 44	4,906,939 06
Spring Garden, Pa	310,800 00	71,300 00	.....	774,249 00	.....	55,015 20	161,931 17	2,244 60	1,375,539 97

Sun, La	35,000 00	----------	125,500 00	864,055 00	----------	39,561 19	52,743 49	1,164 73	1,118,024 41
Teutonia, La	40,000 00	----------	57,000 00	511,030 00	----------	53,029 66	66,907 27	----------	727,966 93
Traders', Ill	31,985 70	219,600 00	141,687 50	1,625,689 40	25,500 00	88,632 33	108,601 09	42,107 85	2,283,803 87
Union, Pa	160,000 00	9,900 00	11,300 00	307,573 75	----------	35,761 73	53,396 52	1,134 18	579,066 18
United Fire, Md	65,300 00	6,800 00	24,075 00	397,471 00	----------	11,680 03	33,118 00	7,819 14	546,263 17
United Firemen's, Pa	193,950 00	609,281 50	----------	534,176 00	65,500 00	65,338 62	53,256 78	17,611 41	1,539,114 31
Virginia F. & M., Va	120,525 30	122,047 52	48,050 00	382,299 00	20,181 27	29,882 41	101,372 45	9,347 05	833,705 00
Virginia State, Va	54,981 15	30,453 67	108,500 00	157,965 00	2,704 94	33,648 28	65,667 14	6,256 09	460,176 27
Western, Pa	62,000 00	217,250 00	33,900 00	154,472 50	----------	34,419 62	34,884 78	4,338 41	541,265 31
Totals	$11,075,273 26	$28,331,126 85	$3,039,857 27	$78,331,628 49	$2,286,030 57	$6,551,762 29	$11,208,057 18	$1,029,224 25	$141,852,960 16
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.									
Farmers Fire, Pa	$43,800 00	$181,935 00	$85,500 00	$318,639 00	$21,400 00	$49,665 93	$54,148 37	$4,771 98	$759,860 2[8]
FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.									
Aach. & Mun. Aix-la-Chap.	----------	----------	$501,562 50	$287,795 00	----------	$40,139 07	$85,517 20	$920 00	$915,933 77
Alliance Assurance, Lon.	$163,170 87	$10,000 00	285,000 00	322,500 00	----------	44,927 90	36,088 32	2,225 00	863,912 09
Atlas Assurance, Lon	----------	----------	399,000 00	448,045 00	----------	72,912 38	134,610 92	11,089 19	1,065,657 49
Baloise Fire, Basle	----------	----------	267,500 00	421,750 00	----------	71,635 00	88,795 87	1,166 67	850,847 54
Bav. Mtge. & Exch. Bank (F. I. Dept.) Munich	----------	----------	266,000 00	370,500 00	----------	147,152 54	181,543 16	3,958 33	969,154 03
British America, Toronto	----------	10,000 00	313,500 00	684,841 56	----------	15,694 02	181,565 20	9,652 51	1,215,253 29
Caledonian, Edinburgh	----------	----------	343,500 00	1,311,210 00	----------	114,755 30	163,070 94	19,583 05	1,952,119 29
Commercial Union, Lon	888,148 69	265,500 00	484,500 00	1,349,160 00	----------	352,637 68	399,665 86	40,802 72	3,780,414 95
Hamb'g-Bn. Fire, Hamb'g	----------	----------	114,000 00	1,247,987 50	----------	72,631 56	141,378 76	1,000 00	1,576,997 82
Helv. Swiss Fire, St. Gall	----------	----------	367,225 00	331,600 00	----------	107,153 06	107,151 78	3,291 67	916,421 51
Imperial, London	476,634 70	----------	548,340 00	580,495 00	----------	77,046 28	245,478 08	10,381 68	1,938,375 74
Lancashire, Manchester	385,585 72	----------	570,000 00	1,045,220 75	----------	45,441 92	254,518 42	----------	2,300,766 81
Law. Un. & Cr. F. & L., Lon	----------	----------	335,000 00	281,072 50	----------	16,763 85	51,442 25	3,523 79	687,802 39
Lion Fire, London	4,500 00	242,977 50	57,500 00	420,350 00	----------	75,694 30	61,828 85	11,163 56	874,014 21
L'pool & Lon. & G., L'pool	1,855,750 00	3,307,350 00	2,320,656 25	352,981 25	----------	677,556 19	855,595 31	55,778 88	9,425,667 88
London Assur. Corp., Lon	----------	----------	680,306 25	810,020 00	----------	50,662 85	132,430 47	----------	1,673,419 57
London & Lan. Fire, L'pool	300,000 00	----------	419,291 66	1,615,990 50	----------	180,023 37	310,019 41	36,336 96	2,861,661 90
Magdeburg Fire, Magd'b'g	----------	----------	598,500 00	193,250 00	----------	55,586 31	124,233 67	5,250 00	976,819 98
Manchester Assur., Man	3,023 78	----------	199,500 00	1,201,766 25	----------	87,499 89	291,996 08	6,139 83	1,789,925 83
Munich Reinsurance, Mun	----------	----------	133,750 00	428,562 50	----------	116,776 65	110,134 30	5,335 40	794,558 85
Netherlands F., The Hague	----------	----------	103,150 00	403,750 00	----------	53,198 15	114,760 41	3,166 66	678,025 22
North British & Mer., Lon	----------	----------	1,044,087 00	2,468,878 00	----------	186,587 36	378,780 09	39,121 90	4,117,454 35
Northern, London	115,000 00	----------	1,047,880 00	1,205,160 00	----------	64,021 65	234,805 40	8,893 83	2,675,760 88
Norwich Union Fire, Nor	----------	40,000 00	429,375 00	1,441,737 50	----------	258,758 07	220,733 60	20,022 32	2,410,626 49
Palatine, Manchester	----------	60,000 00	458,000 00	1,518,886 00	----------	200,799 09	399,242 24	850 00	2,637,777 33

TABLE No. I—ASSETS—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Phoenix, London	.....	.....	$806,490 00	$1,444,915 00	.....	$421,428 87	$213,755 48	$5,667 70	$2,892,257 05
Prussian Nat'l, Stettin	$800 00	.....	262,200 00	324,506 25	.....	74,991 31	74,886 61	2,343 57	739,727 74
Royal, Liverpool	2,143,090 05	$230,000 00	670,713 22	3,126,096 41	.....	351,374 26	660,366 46	59,242 00	7,240,882 40
Royal Ex. Assur Cor., Lon.	.....	.....	348,886 50	731,885 00	.....	32,282 86	122,551 72	10,220 00	1,245,826 08
Scot. Un. & Nat'l, Edin	203,868 24	1,259,432 45	57,500 00	1,956,610 42	$1,900 00	216,609 33	327,260 94	40,363 03	4,063,484 41
Sun Ins. Office, Lon	250,000 00	188,000 00	458,968 75	1,292,417 50	.....	140,471 86	262,947 87	24,128 65	2,616,934 63
Svea, F. & L., Gothenb'g.	.....	.....	.....	515,975 00	.....	53,322 64	107,832 73	4,314 58	681,444 95
Transatlantic F., Hamb'g.	.....	.....	33,000 00	594,346 25	.....	100,726 31	95,062 02	7,794 07	830,928 65
Union Assur. Society, Lon.	200,000 00	.....	507,056 00	592,031 25	.....	51,235 10	180,646 49	9,824 39	1,540,793 23
Western, Toronto	.....	20,000 00	274,740 00	996,034 01	.....	201,717 67	362,063 26	.....	1,854,554 94
Totals	$6,989,512 05	$5,633,259 95	$15,706,678 13	$32,318,326 40	$1,900 00	$4,830,214 65	$7,712,760 17	$463,551 94	$73,656,203 29

RECAPITULATION.

N. Y. State Joint-Stock F. and F. M. Ins. Cos	$8,206,572 68	$6,962,039 59	$11,794,695 54	$49,740,160 10	$614,966 01	$4,082,317 48	$6,401,024 15	$539,701 53	$88,341,477 08
N. Y. State Mutual Fire Ins. Cos	60,050 00	321,833 86	146,110 00	392,354 00	4,564 00	146,570 75	61,913 18	9,667 04	1,143,062 83
Joint Stock F. and F. M. Ins. Cos. of other States	11,075,273 26	28,331,126 85	3,039,857 27	78,331,628 49	2,286,030 57	6,551,762 29	11,208,057 18	1,029,224 25	141,852,960 16
Mutual Fire Ins. Cos. of other States	43,800 00	181,935 00	85,500 00	318,639 00	21,400 00	49,665 93	54,148 37	4,771 98	759,860 28
Foreign Fire Ins. Cos., U. S. Branches	6,989,512 05	5,633,259 95	15,706,678 13	32,318,326 40	1,900 00	4,830,214 65	7,712,760 17	463,551 94	73,656,203 29
Aggregate	$26,375,207 99	$41,430,195 25	$30,772,840 94	$161,101,107 99	$2,928,860 58	$15,660,531 10	$25,437,903 05	$2,046,916 74	$305,753,563 64

The Moscow Fire Ins. Co. of Moscow, Russia, admitted on Dec. 29, 1899. Assets, $557,500. No liabilities, receipts or disbursements on Dec. 31, 1899. See Table V.

The Insurance Co. Salamandra of St. Petersburg, Russia, admitted on Dec. 30, 1899. Assets, $506,000. No liabilities, receipts or disbursements on Dec. 31, 1899. See Table V.

TABLE No. II—Liabilities.

Showing nature of the Liabilities *of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States and United States Branches of Foreign Fire Insurance Companies of other Countries authorized to transact business in this State for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Losses Unpaid.		Unearned Premiums.		All other claims.	Total liabilities, except scrip and capital.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and Inland.				
Agricultural	$78,479 27	$13,361 00	$1,030,971 94	.....	$65,094 83	$1,187,907 04	$500,000 00	$557,700 19
Albany	6,688 00	2,300 00	61,743 30	.....	1,190 89	71,922 19	250,000 00	165,559 53
American Fire	101,072 73	6,610 36	549,222 73	.....	63,088 01	719,993 83	400,000 00	331,840 21
Assurance Company of America	46,046 00	250 00	119,294 22	.....	16,771 09	182,361 31	200,000 00	168,597 46
British American	26,780 30	.....	114,511 44	.....	11,003 72	152,295 46	200,000 00	28,838 52
Buffalo Commercial	17,375 11	750 00	80,371 95	.....	3,872 39	102,369 45	200,000 00	41,571 11
Buffalo German	27,352 86	1,600 00	312,409 63	.....	9,049 02	350,411 51	200,000 00	1,462,329 15
Caledonian-American	19,777 65	1,211 36	61,552 83	.....	7,878 60	90,420 44	200,000 00	71,333 09
Citizens	34,424 17	3,718 50	306,400 89	.....	24,504 30	369,047 86	300,000 00	*117,925 27
Colonial Assurance	47,889 34	.....	145,758 99	15,160 05	41,884 70	250,693 08	200,000 00	11,943 91
Commerce	13,540 00	550 00	79,435 23	.....	2,928 44	96,453 67	200,000 00	108,692 01
Commercial Union Fire	14,004 00	4,900 00	80,816 88	.....	7,088 94	106,809 82	200,000 00	21,577 37
Commonwealth	34 750 93	.....	99,043 38	.....	6,660 85	140,455 16	500,000 00	288,146 41
Continental	290,223 87	34,179 00	3,968,336 70	.....	481,926 15	4,774,665 72	1,000,000 00	4,034,995 11
Eagle Fire Company	27,155 87	3,696 67	222,351 93	.....	58,925 91	312,130 38	300,000 00	760,317 57
Eastern	69,683 51	1,875 00	122,729 56	.....	65,627 38	259,915 45	200,000 00	68,613 43
Empire City Fire	10,850 00	.....	66,066 02	.....	480 75	77,396 77	200,000 00	58,189 64
Erie Fire	18,324 48	2,950 00	233,301 75	.....	6,255 00	260,831 23	200,000 00	154,048 10
German Alliance	55,697 08	240 00	186,976 00	.....	22,739 58	265,652 66	400,000 00	282,628 77
German-American	310,221 00	28,797 40	2,740,475 94	.....	202,882 81	3,282,377 15	1,000,000 00	3,946,576 79
Germania Fire	86,112 36	5,700 00	1,588,646 34	.....	35,008 46	1,715,467 16	1,000,000 00	2,101,402 85
Glens Falls	36,225 86	5,290 00	905,918 99	.....	24,862 90	972,297 75	200,000 00	2,155,142 07
Globe and Rutgers Fire	74,475 99	4,750 00	26,832 54	.....	20,185 12	126,243 65	400,000 00	3,038 94
Greenwich	138,908 70	20,909 50	776,996 42	34,028 22	190,919 18	1,161,762 02	200,000 00	346,238 55
Hamilton Fire	30,960 00	1,500 00	82,362 36	.....	15,825 49	130,647 85	150,000 00	50,395 73

*Includes $9,110 of scrip.

TABLE No. II—LIABILITIES—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and Inland.				
Hanover Fire	$181,692 94	$13,515 68	$1,211,176 72	.....	$72,437 06	$1,478,822 40	$1,000,000 00	$618,818 69
Home	495,849 61	38,557 71	4,183,634 00	$197,439 00	260,979 22	5,176,459 54	3,000,000 00	4,631,936 41
Indemnity Fire	6,056 93	50 00	50,228 75	.....	6,099 82	62,435 50	200,000 00	82,561 30
International	18,564 23	2,000 00	52,866 07	.....	5,380 55	78,810 85	200,000 00	57,444 32
Kings County Fire	8,886 79	.....	33,465 30	....	8,940 61	51,292 70	200,000 00	110,976 86
La Fayette Fire	26,315 69	.....	103,556 65	.....	8,170 72	138,043 06	200,000 00	9,736 32
Liverpool and London and Globe	590 00	.....	36,388 96	.....	10,138 51	47,117 47	200,000 00	54,763 49
Magdeburg Fire	11,342 00	....	55,119 93	.....	2,875 92	69,337 85	200,000 00	21,318 10
Manhattan Fire	27,887 26	14,500 00	292,829 86	.....	15,532 58	350,749 70	250,000 00	*—13,293 39
Nassau Fire	9,852 35	.....	50,920 19	.....	8,500 00	69,272 54	200,000 00	296,710 45
National Standard	41,247 00	625 00	105,945 79	.....	20,425 95	168,243 74	200,000 00	182,638 45
New York Fire	31,871 39	625 00	82,021 62	23,442 86	6,698 89	144,659 76	200,000 00	81,011 46
Niagara Fire	152,197 70	10,312 96	1,267,816 01	.....	56,163 38	1,486,490 05	500,000 00	754,407 73
North British and Mercantile	321 00	.....	8,079 21	.....	2,128 15	10,528 36	200,000 00	97,321 04
North German Fire	4,400 07	.....	26,913 04	.....	9,301 23	40,614 34	200,000 00	43,768 44
Northern	36,683 02	.....	28,555 53	.....	17,554 86	82,793 41	200,000 00	22,895 36
North River	31,371 09	.....	182,839 89	.....	16,930 85	231,141 83	350,000 00	270,072 69
Pacific Fire	66,646 26	4,083 33	330,061 66	.....	72,565 52	473,356 77	200,000 00	162,026 28
Pelican Assurance	9,948 56	.....	31,944 11	.....	8,533 07	50,425 74	200,000 00	97,297 51
Peter Cooper Fire	562 50	.....	24,104 96	.....	325 00	24,992 46	150,000 00	115,014 74
Phenix	190,112 86	18,525 00	2,936,770 33	.....	148,006 60	3,293,414 79	1,000,000 00	1,529,461 38
Queen Ins. Co. of America	161,399 30	28,838 65	1,499,647 91	.....	136,974 00	1,826,859 86	500,000 00	2,335,469 18
Rochester German	37,067 90	4,375 00	322,767 73	.....	26,385 46	390,596 09	200,000 00	563,860 95
Stuyvesant	14,477 75	2,500 00	28,470 79	.....	1,080 29	46,528 83	200,000 00	24,165 42
Thuringia American	28,263 17	.....	99,579 66	.....	14,780 76	142,623 59	200,000 00	56,431 23
Traders' Fire	43,811 62	1,000 00	79,192 18	.....	36,322 06	160,255 86	200,000 00	10,818 34
Union Fire	.....	.....	40,873 70	.....	.....	40,873 70	100,000 00	80,657 86
United States Fire	36,261 13	3,011 94	199,369 98	13,633 17	64,382 08	316,658 30	250,000 00	174,712 75
Victoria Fire	16,704 10	.....	44,376 89	.....	810 40	61,891 39	200,000 00	696 81
Washington Assurance	34,743 98	.....	101,662 42	.....	24,782 15	161,188 55	200,000 00	†—6,931 97

Westchester Fire	116,525 15	7,125 00	1,107,114 22	.....	69,387 07	1,300,151 44	300,000 00	1,194,160 37
Williamsburgh City Fire	51,367 21	3,110 25	588,328 46	.....	23,287 30	666,093 22	250,000 00	1,089,654 43
Totals	$3,510,039 64	$297,894 31	$29,169,080 48	$283,703 30	$2,542,534 57	$35,803,252 30	$20,450,000 00	$32,088,224 78

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Asso. Manufrs'. Mut. Fire Ins. Cor.	$26,692 12	$1,750 00	$46,423 90	.....	$15,803 73	$90,669 75	.....	$156,147 18
Dutchess County	19,620 00	1,750 00	217,600 70	.....	4,479 94	243,450 64	.....	72,268 29
Glen Cove	.....	.....	14,828 10	.....	.....	14,828 10	.....	94,923 77
Harmonia Mutual Fire	.....	.....	8,388 92	.....	514 87	8,903 79	.....	96,884 82
Mutual Fire	.....	.....	11,126 71	.....	.....	11,126 71	.....	192,012 90
Queens and Suffolk	8,165 02	.....	22,823 67	.....	1,568 85	32,557 54	.....	24,441 10
Richmond County	.....	.....	1,274 22	.....	450 00	1,724 22	.....	39,236 69
Suffolk County	75 00	.....	3,750 92	.....	.....	3,825 92	.....	60,061 41
Totals	$54,552 14	$3,500 00	$326,217 14	.....	$22,817 39	$407,086 67	.....	$735,976 16

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$392,887 10	$18,746 23	$3,135,964 25	$76,307 20	$237,891 26	$3,861,796 13	$4,000,000 00	$5,157,615 07
Allemannia Fire, Pa	24,619 21	3,325 00	164,643 39	.....	7,543 86	200,131 46	200,000 00	133,960 28
American, Mass	23,211 20	.....	153,256 05	.....	16,198 80	192,666 05	300,000 00	144,077 48
American, N. J	84,704 64	2,000 00	1,415,791 42	.....	30,105 59	1,532,601 65	600,000 00	1,410,543 06
American Central, Mo	86,695 60	10,737 18	693,744 79	.....	19,278 71	810,456 28	600,000 00	530,867 82
American Fire, Pa	165,789 40	4,595 92	979,300 31	.....	587,820 99	1,737,506 62	500,000 00	388,934 56
Armenia, Pa	26,000 00	.....	142,841 74	.....	34,468 66	203,310 40	250,000 00	†—17,874 53
Atlanta Home, Ga	55,361 23	30,600 00	158,436 53	.....	1,033 53	245,431 29	500,000 00	†—15,275 81
Boston, Mass	176,478 44	.....	321,773 87	232,024 54	24,031 68	754,308 53	1,000,000 00	1,290,148 43
Capital Fire, N. H	16,893 62	177 98	154,528 23	.....	34,900 17	206,500 00	200,000 00	38,968 93
Citizens', Mo	12,764 45	543 94	46,606 09	.....	20,959 89	80,874 37	200,000 00	175,891 86
Citizens', Pa	28,272 14	1,000 00	174,540 27	.....	8,941 74	212,754 15	500,000 00	104,064 39
Concordia Fire, Wis	44,377 79	6,600 00	475,250 76	.....	28,812 48	555,041 03	200,000 00	183,967 43
Connecticut Fire, Conn	201,200 96	6,600 00	1,611,747 88	.....	77,500 00	1,897,048 84	1,000,000 00	1,049,902 91
Delaware, Pa	640,062 00	2,240 00	585,528 60	.....	122,517 27	774,347 87	702,875 00	127,777 86
Detroit Fire and Marine, Mich	24,805 07	1,000 00	138,916 49	8,740 53	7,641 28	181,103 37	500,000 00	622,604 30
Equitable Fire and Marine, R. I	31,978 00	3,500 00	253,855 64	395 41	12,534 90	302,263 95	400,000 00	176,569 69
Fidelity Fire, Md	17,269 96	.....	184,604 64	.....	17,229 36	219,103 96	500,000 00	88,845 38
Fire Association of Philadelphia, Pa	322,333 18	38,206 31	2,089,870 16	.....	2,298,981 33	4,749,391 48	500,000 00	1,028,986 89
Fireman's Fund, California	252,081 88	3,775 00	1,231,251 12	144,819 70	83,152 08	1,715,079 78	1,000,000 00	563,072 60

* Impairment. Increased its paid-up capital in January, 1900, to $500,000. See statement of company, page 98. † Impairment.

TABLE No. II—Liabilities—(*Continued*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses Unpaid.		Unearned Premiums.		All other claims.	Total liabilities except scrip and capital.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and Inland.				
Fire Ins. Co. of County of Phila., Pa	$16,871 47	.....	$96,229 42	.....	$244,277 23	$357,378 12	$400,000 00	$187,334 20
Firemen's, Maryland	27,758 28	.....	270,356 82	.....	41,114 52	339.229 62	500,000 00	96,869 39
Firemen's, New Jersey	37,894 98	$1,012 00	355,584 84	.....	24,456 72	418,948 54	1,000,000 00	1,092,051 86
Franklin Fire, Pennsylvania	24,258 19	1,200 00	491,162 96	.....	1,099,173 45	1,615,794 60	400,000 00	1,104,232 79
German Fire, Pennsylvania	22,218 80	.....	185,271 09	.....	9,575 35	217,065 24	200,000 00	101,109 25
German American Fire, Maryland	2,519 33	.....	50,786 71	.....	5,638 29	58,944 33	200,000 00	175,842 42
German of Freeport, Illinois	92,496 22	9,850 00	1,782,254 74	.....	72,710 57	1,957,311 53	200,000 00	1,057,982 62
Girard Fire and Marine, Pa	37,227 45	2,700 00	412,572 74	.....	680,391 82	1,132,892 01	300,000 00	634,746 44
Grand Rapids Fire, Michigan	18,627 25	1,900 00	172,001 52	.....	7,936 65	200,465 42	200,000 00	72,849 22
Hartford Fire, Connecticut	601,145 89	54,438 01	5,286,799 62	.....	82,500 00	6,024,883 52	1,250,000 00	3,786,029 35
Home Fire, Maryland	2,340 10	.....	37,165 66	.....	3,290 24	42,796 00	200,000 00	157,229 55
Home Mutual, California	14,072 96	450 00	299,684 18	$23,258 18	13,747 39	351,212 71	300,000 00	314,346 63
Ins. Co. of North America, Pa	556,804 69	27,937 50	3,113,949 75	104,332 91	836,525 51	4,639,550 36	3,000,000 00	1,477,922 11
Ins. Co. of State of Penn., Pa	33,970 00	.....	149,973 70	.....	273,690 87	457,634 57	200,000 00	50,396 96
Lumbermen's, Pa	24,196 50	500 00	112,813 07	.....	256,093 17	393,602 74	250,000 00	557,885 87
Mechanics, Pa	22,266 81	1,850 00	137,968 87	.....	278,640 16	440,725 84	250,000 00	242,181 57
Mechanics and Traders, La	29,637 93	3,000 00	106,984 47	.....	22,935 99	162,558 39	300,000 00	21,660 74
Mercantile Fire and Marine, Mass	26,354 65	1,697 00	162,242 72	.....	9,028 13	199,322 50	400,000 00	50,076 32
Merchants, N. J	107,793 01	6,674 50	729,740 34	.....	81,341 04	925,548 89	400,000 00	272,866 68
Merchants, R. I	22,655 24	153 58	166,340 03	.....	3,821 25	192,970 10	200,000 00	216,829 17
Michigan Fire and Marine, Mich	20,189 86	.....	180,974 52	.....	13,983 39	215,147 77	400,000 00	176,490 42
Milwaukee Fire, Wis	22,868 90	900 00	76,880 77	.....	26,777 79	127,427 46	200,000 00	22,354 40
Milwaukee Mechanics, Wis	63,828 94	12,050 00	806,812 17	.....	79,966 25	962,657 36	200,000 00	1,370,866 23
National Fire, Conn	195,467 11	15,390 63	1,788,797 48	.....	177,496 19	2,177,151 41	1,000,000 00	1,464,165 42
Newark Fire, N. J	13,463 72	.....	103,234 04	.....	11,355 34	128,053 10	250,000 00	315,545 99
New Hampshire Fire, N. H	149,868 89	7,800 00	1,129,778 64	.....	98,534 17	1,385,981 70	1,000,000 00	972,327 26
North American, Mass	11,859 79	.....	139,321 77	.....	3,919 23	155,100 79	200,000 00	35,670 93
Northwestern National, Wis	43,306 55	5,979 64	1,172,458 01	.....	53,003 33	1,274,747 53	600,000 00	872,398 80
Norwalk Fire, Conn	24,081 00	4,200 00	115,603 95	.....	17,774 86	161,659 81	200,000 00	205,141 97
Orient, Conn	164,229 91	17,103 27	1,004,622 72	11,865 13	81,891 15	1,279,712 18	500,000 00	740,523 00

Pennsylvania Fire, Pa	183,651 32	9,563 76	1,556,227 30	.....	844,018 57	2,593,460 95	400,000 00	2,181,845 26
Phœnix, Conn	246,459 29	25,704 80	2,045,304 75	.....	53,071 25	2,370,540 09	2,000,000 00	1,206,180 86
Potomac, D. C	2,363 89	.....	46,884 84	.....	.....	49,248 73	200,000 00	202,414 03
Providence-Washington, R. I	203,356 54	10,853 81	766,018 47	103,413 64	41,822 79	1,125,465 25	500,000 00	436,794 85
Reading Fire, Pa	27,529 65	1,800 00	288,032 91	.....	38,270 56	355,633 12	250,000 00	255,926 41
Reliance, Pa	32,682 16	7,100 00	273,842 30	.....	142,592 06	456,216 52	300,000 00	245,384 47
St. Paul Fire and Marine, Minn	213,218 80	6,700 00	1,075,036 43	58,982 14	35,927 38	1,389,864 75	500,000 00	560,831 36
Security, Conn	59,106 81	2,881 00	395,937 65	11,765 39	40,108 23	509,799 08	300,000 00	204,292 83
Southern, La	30,156 56	5,576 25	190,805 64	.....	1,882 44	228,420 89	300,000 00	8,133 72
Springfield Fire and Marine, Mass	162,862 41	9,801 12	1,476,584 27	.....	72,598 92	1,721,846 72	1,500,000 00	1,685,092 34
Spring Garden, Pa	62,829 74	3,747 66	236,329 35	.....	522,164 72	825,071 47	400,000 00	150,468 50
Sun, La	49,977 66	6,850 00	229,574 12	.....	20,712 61	307,114 39	500,000 00	310,910 02
Teutonia, La	15,135 00	.....	228,032 81	.....	13,485 00	256,652 81	250,000 00	221,314 12
Traders, Ill	98,425 82	14,285 00	642,404 75	.....	24,526 19	779,641 76	500,000 00	1,004,162 11
Union, Pa	37,130 21	.....	196,399 78	.....	46,283 69	279,813 68	200,000 00	99,252 50
United Fire, Md	24,311 25	500 00	95,392 40	.....	17,566 14	137,769 79	250,000 00	158,493 38
United Firemen's, Pa	30,028 65	9,550 00	234,286 88	.....	753,837 63	1,027,703 16	300,000 00	211,411 15
Virginia Fire and Marine, Va	57,090 00	7,068 00	319,795 29	.....	125 00	384,078 29	250,000 00	199,626 71
Virginia State, Va	23,937 62	.....	132,549 44	.....	55,791 66	212,278 72	200,000 00	47,897 55
Western, Pa	45,949 99	1,250 00	145,738 97	.....	9,123 85	202,062 81	300,000 00	39,202 50
Totals	$6,088,263 66	$433,665 59	$45,325,997 90	$775,904 86	$11,017,042 32	$63,640,874 33	$37,752,875 00	$40,459,210 83
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.								
Farmers' Fire, Pa	$29,359 52	$6,940 00	$363,932 65	.....	$18,400 66	$418,632 83	.....	$341,227 45
FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.								
Aachen & Munich F., Aix-la-Chapelle	$48,780 93	$5,175 00	$312,321 57	.....	$25,306 94	$391,584 44	.....	$524,349 33
Alliance Assurance Co., London	1,858 00	.....	119,874 63	.....	7,901 56	129,634 19	.....	734,277 90
Atlas Assurance Co., London	66,524 55	2,870 00	510,687 91	.....	55,644 86	635,727 32	.....	429,930 17
Baloise Fire, Basle	59,584 93	1,875 00	219,428 38	.....	44,844 62	325,732 93	.....	525,114 61
Bav. M'tg & Ex. B'k (F I.Dept), Mun.	118,411 17	.....	362,269 75	.....	70,202 34	550,883 26	.....	418,270 77
British America, Toronto	88,612 69	5,840 20	576,972 88	$23,153 76	35,800 87	730,380 40	.....	484,872 89
Caledonian, Edinburgh	155,985 41	10,105 78	894,532 05	.....	76,583 25	1,137,206 49	.....	814,912 80
Commercial Union, London	344,543 00	26,100 00	1,918,200 58	9,627 93	156,333 28	2,454,804 79	.....	1,325,610 16
Hamburg-Bremen Fire, Hamburg	106,110 00	17,700 00	855,869 12	.....	52,451 19	1,032,130 31	.....	544,867 51
Helvetia Swiss Fire, St. Gall	74,996 68	5,947 85	255,341 40	.....	50,823 19	387,109 12	.....	529,312 39
Imperial, London	154,721 36	26,413 60	886,142 40	.....	84,225 34	1,151,502 70	.....	786,873 04
Lancashire, Manchester	264,171 90	24,372 57	1,346,251 74	.....	51,813 45	1,686,609 66	.....	614,157 15
Law Union & Crown F. & L., London	32,908 95	2,457 00	168,409 80	.....	9,089 53	212,865 28	.....	474,937 11
Lion Fire, London	37,430 17	2,350 00	450,176 56	.....	11,954 20	501,910 93	.....	372,103 28
Liverpool & Lon. & Globe, Liverpool	524,990 58	30,400 00	3,532,959 81	.....	687,700 21	4,776,050 60	.....	4,649,617 28

TABLE No. II—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities, except scrip and capital.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and Inland.				
London Assur. Corp., London	$64,597 68	$13,121 50	$731,124 49	.....	$23,357 44	$832,201 11	.....	$841,218 46
London and Lan. Fire, Liverpool	146,491 45	14,550 00	1,515,815 97	.....	105,721 37	1,782,578 79	.....	1,079,083 11
Magdeburg Fire, Magdeburg	106,249 00	.....	448,230 17	.....	28,047 66	582,526 83	.....	394,293 15
Manchester Assur., Manchester	127,505 63	12,903 34	1,019,218 29	.....	98,244 91	1,257,872 17	.....	532,053 66
Munich Re-Insurance, Munich	47,455 00	.....	284,123 35	.....	876 07	332,454 42	.....	462,104 43
Netherlands Fire, The Hague	59,559 72	1,875 00	248,145 25	.....	58,521 16	368,101 13	.....	309,924 09
North British and Mer., London	252,620 63	41,023 90	1,943,919 66	.....	98,518 23	2,336,082 42	.....	1,781,371 93
Northern, London	104,028 24	29,260 50	948,954 83	.....	66,891 89	1,149,135 46	.....	1,526,625 42
Norwich Union Fire, Norwich	141,294 69	14,321 80	1,188,489 42	.....	65,717 42	1,409,823 33	.....	1,000,803 16
Palatine, Manchester	272,175 68	35,604 34	1,605,659 16	.....	126,130 54	2,039,569 72	.....	598,207 61
Phœnix, London	270,975 14	21,020 00	1,513,160 86	.....	276,612 80	2,081,768 80	.....	810,488 25
Prussian National, Stettin	53,007 00	4,190 00	343,668 18	$29 30	22,747 01	423,641 49	.....	316,086 25
Royal, Liverpool	477,962 76	52,538 42	3,598,748 84	.....	642,380 42	4,771,630 44	.....	2,469,251 96
Royal Exch. Assur. Corp., London	45,409 00	2,000 00	508,159 37	14 01	33,821 32	589,403 70	.....	656,422 38
Scot. Union and Nat'l, Edinburgh	272,094 55	14,665 04	1,824,047 59	.....	37,693 19	2,148,500 37	.....	1,914,984 04
Sun Insurance Office, London	179,789 69	18,033 00	1,345,504 45	.....	63,464 94	1,606,792 08	.....	1,010,142 55
Svea Fire and L., Gothenburg	53,155 93	.....	268,108 28	.....	44,037 32	365,301 53	.....	316,143 42
Transatlantic Fire, Hamburg	78,135 73	3,804 38	369,991 88	.....	22,885 26	474,817 25	.....	356,111 40
Union Assur. Society, London	180,180 08	5,348 63	641,806 22	.....	15,542 80	842,877 73	.....	697,915 50
Western, Toronto	127,537 76	8,572 80	979,567 27	42,463 32	33,331 82	1,191,472 97	.....	663,081 97
Totals	$5,139,855 68	$454,439 65	$33,735,882 11	$75,288 32	$3,285,218 40	$42,690,684 16		$30,965,519 13
RECAPITULATION.								
N. Y. State Joint-Stock F. and F.-M. Ins. Cos	$3,510,039 64	$297,894 31	$29,169,080 48	$283,703 30	$2,542,534 57	$35,803,252 30	$20,450,000 00	$32,088,224 78
N. Y. State Mutual Fire Ins. Cos.	54,552,14	3,500 00	326,217 14	.....	22,817 39	407,086 67	.....	735,976 16
Joint-Stock F. and F.-M. Ins. Cos. of other States	6,088,263 66	433,665 59	45,325,997 90	775,904 86	11,017,042 32	63,640,874 33	37,752,875 00	40,459,210 83
Mutual Fire Ins. Cos. of other States	29,359 52	6,940 00	363,932 65	.....	18,400 66	418,632 83	.....	341,227 45
Foreign Fire Ins. Cos. U. S. Branches	5,139,855 68	454,439,65	33,735,882 11	75,288 32	3,285,218 40	42,690,684 16	.....	30,965,519 13
Aggregate	$14,822,070 64	$1,196,439 55	$108,921,110 28	$1,134,896 48	$16,886,013 34	$142,960,530 29	$58,202,875 00	$104,590,158 35

TABLE No. III—Receipts.

Showing the nature of the Receipts *of Joint-Stock Fire, Fire-Marine and Mutual Fire Insurance Companies of the United States and United States Branches of Foreign Fire Insurance Companies of other Countries, authorized to transact business in this State for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire premiums.	Marine and Inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total receipts in cash.	Excess of receipts over disburse-ments.	Excess of disburse-ments over receipts.
Agricultural	$882,016 33	.....	$48,668 08	$26,552 25	$4,455 91	.....	$961,692 57	.....	$30,195 20
Albany	77,506 51	.....	11,878 63	7,332 51	6,104 52	$4,008 93	106,831 10	.....	1,761 89
American Fire	794,166 85	.....	725 00	36,368 90	.....	.....	831,260 75	$54,740 88	.....
Assurance Co. of America	157,834 71	$37 39	.....	21,597 16	.....	1,074 39	180,543 65	.....	45,787 68
British-American	187,148 39	.....	.....	10,179 07	.....	146 25	197,473 71	.....	16,624 90
Buffalo Commercial	117,104 07	.....	5,955 79	5,712 00	.....	.....	128,771 86	25,033 52	.....
Buffalo-German	350,506 39	.....	26,971 89	38,360 55	20,069 05	1,768 55	437,676 43	62,803 64	.....
Caledonian-American	92,502 00	.....	.....	11,229 52	.....	.....	103,731 52	.....	6,403 76
Citizens	577,701 49	.....	948 00	20,413 77	6,856 42	1,358 79	607,278 47	.....	49,914 03
Colonial Assurance	244,596 16	28,084 83	.....	12,538 16	.....	.....	285,219 15	.....	80,297 77
Commerce	106,972 89	.....	1,851 40	8,827 70	6,433 95	.....	124,685 94	.....	4,631 39
Commercial Union Fire	124,937 81	.....	.....	8,159 08	.....	.....	133,096 89	22,207 99	.....
Commonwealth	170,836 56	.....	4,325 00	32,879 29	.....	.....	208,040 85	.....	440 00
Continental	3,876,078 89	.....	4,481 55	384,993 69	15,634 63	.....	4,281,188 76	263,738 83	.....
Eagle Fire Company	237,025 68	.....	1,020 00	34,914 35	5,485 87	.....	278,445 90	.....	55,746 14
Eastern	405,859 64	.....	2,440 00	18,169 57	.....	.....	426,469 21	.....	149,190 36
Empire City Fire	130,232 40	.....	275 00	10,123 20	.....	136 42	140,767 02	20,717 75	.....
Erie Fire	258,492 29	5,069 24	33,698 34	651 88	105 00	.....	298,016 75	.....	140,992 79
German Alliance	223,238 27	.....	.....	34,320 56	.....	.....	257,558 83	.....	4,295 09
German-American	2,687,637 16	.....	2,120 00	332,857 29	642 00	.....	3,023,256 45	.....	165,431 43
Germania Fire	1,204,572 16	.....	16,000 33	140,373 71	.....	.....	1,360,946 20	45,348 94	.....
Glens Falls	809,804 57	.....	78,521 67	99,361 69	1,227 38	.....	988,915 31	121,264 90	.....
Globe and Rutgers Fire	256,765 36	32,658 73	3,250 00	18,561 83	1,516 77	31,858 48	344,611 17	.....	180,300 18
Greenwich	963,830 53	152,363 74	.....	46,112 23	16,500 00	.....	1,178,806 50	.....	176,205 32
Hamilton Fire	122,666 41	.....	115 50	9,975 00	.....	1,214 47	133,971 38	.....	29,494 00

TABLE No. III—Receipts—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire premiums.	Marine and Inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total receipts in cash.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
Hanover Fire	$1,488,540 67	.....	$278 53	$90,413 98	$11,693 49	$59,963 26	$1,650,889 93	.....	$119,302 29
Home	4,239,343 79	$240,730 69	15,582 96	371,105 24	161,640 84	.....	5,028,403 52	$293,912 64	.....
Indemnity Fire	86,175 72	.....	.....	8,633 12	.....	.....	94,808 84	17,355 85	.....
International	86,834 41	.....	.....	10,915 96	.....	.....	97,750 37	191 16	.....
Kings County Fire	43,265 11	.....	511 00	9,452 11	3,735 77	9,126 86	66,090 85	1,141 08	.....
La Fayette Fire	168,041 16	.....	.....	11,475 79	.....	.....	179,516 95	.....	1,079 01
L'pool & London & Globe	59,490 57	.....	.....	8,075 00	.....	433 24	67,998 81	26,257 21	.....
Magdeburg Fire	95,216 05	.....	.....	7,994 44	.....	.....	103,210 49	.....	42,487 39
Manhattan Fire	357,260 05	.....	.....	12,549 37	.....	10,041 82	379,851 24	.....	150,155 59
Nassau Fire	62,674 85	.....	.....	23,352 50	1,721 04	25,853 03	113,601 42	1,595 56	.....
National Standard	179,822 84	37 38	.....	16,645 62	.....	28,891 94	225,397 78	.....	23,811 86
New York Fire	156,767 45	47,674 52	.....	17,812 19	1,992 90	.....	224,247 06	.....	63,164 88
Niagara Fire	1,540,375 13	.....	12,318 46	61,705 52	14,397 68	.....	1,628,796 79	.....	39,506 94
N. British and Mercantile	3,000 86	.....	.....	9,948 23	.....	.....	12,949 09	.....	37,911 75
North German Fire	20,325 03	.....	.....	5,878 53	.....	.....	26,203 56	11,643 34	.....
Northern	241,388 37	.....	.....	12,315 51	.....	.....	253,703 88	.....	157,965 83
North River	271,968 94	.....	3,916 06	23,880 17	.....	.....	299,765 17	.....	22,777 99
Pacific Fire	400,187 89	.....	11,748 48	15,380 00	255 48	.....	427,571 85	.....	54,938 33
Pelican Assurance	48,820 79	.....	.....	5,064 29	.....	.....	53,885 08	25,679 98	.....
Peter Cooper Fire	21,886 67	.....	300 00	10,666 00	.....	.....	32,852 67	.....	6,274 35
Phenix	2,998,159 39	.....	4,483 96	160,989 65	10,992 74	.....	3,174,625 74	.....	85,682 53
Queen Ins. Co. of America	1,805,441 05	.....	.....	129,375 38	7,677 88	.....	1,942,494 31	.....	35,220 47
Rochester German	368,944 01	.....	21,049 35	15,608 38	9,733 40	822 26	416,157 40	51,868 29	.....
Stuyvesant	45,893 47	.....	2,820 00	6,580 00	264 00	.....	55,557 47	.....	11,632 62
Thuringia-American	146,671 67	.....	.....	7,725 00	.....	43,397 72	197,794 39	46,396 15	.....
Traders' Fire	374,487 01	.....	.....	13,102 38	.....	.....	387,589 39	.....	136,890 07
Union Fire	15,250 29	.....	7,544 55	4,703 84	1,411 87	.....	28,910 55	4,549 47	.....
United States Fire	234,124 81	31,826 18	17,730 36	9,136 91	.....	32 15	292,850 41	.....	57,849 00
Victoria Fire	86,171 40	.....	.....	8,255 23	.....	.....	94,426 63	.....	2,467 03
Washington Assurance	191,429 34	15,374 22	.....	9,891 74	.....	.....	216,695 30	.....	43,488 40
Westchester Fire	1,301,199 51	.....	30,009 49	78,071 73	900 08	.....	1,410,180 81	19,109 85	.....
Williamsburgh City Fire	640,365 46	.....	9,226 45	64,982 36	5,341 38	.....	719,915 65	41,498 29	.....
Totals	$32,839,557 28	$553,856 92	$380,765 83	$2,612,251 13	$316,790 05	$220,128 56	$36,923,349 77	$1,157,055 32	$2,230,318 26

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Asso. Manufrs'. M. F. I. C.	$93,097 21	.....	.....	$7,227 24	$60 00	$6,253 51	$106,637 96	.....	$3,085 82
Dutchess County	233,553 06	.....	$2,317 94	7,827 31	543 00	418 07	244,659 38	$17,356 42	.....
Glen Cove	24,073 19	.....	3,885 03	241 25	1,250 00	376 91	29,826 38	6,091 98	.....
Harmonia Mutual Fire	8,693 86	.....	3,715 04	1,156 96	.....	.....	13,565 86	3,230 77	.....
Mutual Fire	8,976 58	.....	1,334 72	6,175 81	834 37	.....	17,321 48	4,840 81	.....
Queens and Suffolk	29,828 41	.....	1,203 68	382 03	.....	.....	31,414 12	8,394 76	.....
Richmond County	2,548 44	.....	1,576 00	250 00	.....	129 91	4,504 35	810 69	.....
Suffolk County	7,475 97	.....	2,741 54	251 19	.....	.....	10,468 70	3,938 43	.....
Totals	$408,246 72	.....	$16,773 95	$23,511 79	$2,687 37	$7,178 40	$458,398 23	$44,663 86	$3,085 82

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$3,674,705 39	$269,167 17	$1,138 78	$510,517 83	$4,949 69	.....	$4,460,478 86	.....	$42,635 00
Allemannia Fire, Pa	248,136 10	.....	19,542 88	2,608 15	2,474 00	.....	272,761 13	$22,447 16	.....
American, Mass	213,801 17	.....	.....	22,176 17	.....	$1,090 00	237,067 34	.....	23,470 79
American, N. J	1,009,355 73	.....	84,787 34	55,713 35	2,797 11	.....	1,152,653 53	392,299 58	.....
American Central, Mo	828,211 57	.....	.....	63,601 02	14,839 27	.....	906,651 86	.....	64,405 03
American Fire, Pa	1,203,561 30	.....	56,170 88	43,085 21	10,186 63	11,612 01	1,324,616 03	.....	81,824 77
Armenia, Pa	208,928 54	.....	17,896 31	3,462 00	3,006 37	800 00	234,093 22	.....	17,885 73
Atlanta Home, Ga	259,622 30	.....	21,679 56	12,147 45	4,982 18	6,505 00	304,936 49	.....	52,695 87
Boston, Mass	430,343 95	756,313 38	40,611 84	66,591 80	38 20	9,464 57	1,303,363 74	.....	117,704 15
Capital Fire, N. H	208,347 68	.....	6,211 51	7,279 12	5,177 33	.....	227,015 64	.....	15,154 53
Citizens, Mo	82,388 80	772 82	13,455 39	9,953 00	.....	.....	106,570 01	.....	116,478 47
Citizens, Pa	213,763 22	.....	19,226 00	13,452 88	8,021 48	525 60	254,988 58	.....	5,518 90
Concordia Fire, Wis	514,365 32	.....	22,795 45	13,290 47	248 00	.....	550,699 24	16,994 12	.....
Connecticut Fire, Conn	1,857,854 79	.....	55,794 93	97,227 42	.....	.....	2,010,877 14	143,304 25	.....
Delaware, Pa	688,871 03	.....	8,494 12	46,005 44	3,763 55	6,944 75	754,078 89	.....	42,116 29
Detroit F. & Mar., Mich	160,905 09	46,637 40	56,101 52	10,222 40	3,365 96	.....	277,232 37	.....	1,272 92
Equitable F. & Mar., R. I.	327,948 62	1,251 80	8,361 49	19,804 92	1,727 63	.....	359,094 46	6,017 69	.....
Fidelity Fire, Md	295,779 78	.....	.....	8,210 97	375 03	.....	304,365 78	9,508 82	.....
Fire Ass'n of Phila., Pa	2,510,055 56	.....	107,616 98	144,196 33	9,868 75	.....	2,771,737 62	.....	282,832 07
Fireman's Fund, Cal	1,415,323 00	393,607 04	21,241 30	118,156 09	28,657 83	.....	1,976,985 26	.....	63,868 11
Fire Ins. Co., Co. Phila., Pa.	132,373 39	.....	11,923 43	26,769 67	1,947 42	502 69	173,516 60	2,361 02	.....
Firemen's, Md	337,776 38	.....	.....	20,444 11	7,706 26	76,009 75	441,936 50	34,234 63	.....
Firemen's, N. J	387,451 57	.....	62,313 43	46,432 50	10,262 06	254 00	506,713 56	59,156 26	.....
Franklin Fire, Pa	485,613 10	.....	10,567 44	108,896 77	7,144 02	2,077 80	614,299 13	.....	24,162 75
German Fire, Pa	220,420 64	.....	17,556 90	5,379 64	215 85	526 60	244,099 63	.....	6,345 64
German-American F., Md.	52,167 18	.....	.....	14,230 02	3,983 10	5,645 76	76,026 06	14,742 03	.....
German, of Freeport, Ill.	1,427,048 49	.....	99,023 33	46,544 03	3,778 99	2,837 43	1,579,232 27	93,550 66	.....

TABLE No. III—Receipts—(*Continued*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire premiums.	Marine and Inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total receipts in cash.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
Girard Fire & Marine, Pa.	$409,265 38	.....	$46,687 47	$30,067 43	$10,801 53	$1,962 51	$498,784 32	.....	$9,342 31
Grand Rapids Fire, Mich.	228,241 92	.....	13,948 05	8,254 93	.....	2,609 03	253,053 93	.....	35,123 43
Hartford Fire, Conn.	6,224,178 52	.....	70,012 91	335,089 90	14,082 73	47,591 85	6,690,955 91	.....	442,049 91
Home Fire, Md.	46,492 53	.....	510 00	16,043 51	.....	.....	63,046 04	.....	6,998 02
Home Mutual, Cal.	357,795 28	$56,289 35	23,845 67	13,190 18	9,545 90	768 32	461,434 70	.....	1,579 04
Ins. Co., N. America, Pa.	3,603,574 22	1,804,037 25	138,253 71	242,936 68	19,972 88	87,838 79	5,896,613 53	.....	656,223 96
Ins. Co., State Penn., Pa.	274,568 15	.....	2,464 40	10,246 34	20,364 00	3,109 09	310,751 98	.....	36,898 56
Lumbermen's, Pa.	118,236 85	.....	17,794 01	31,598 51	4,336 66	549 41	172,515 44	.....	10,494 08
Mechanics, Pa	202,975 50	.....	16,893 95	21,019 75	2,390 33	241 36	243,520 89	.....	44,190 89
Mechanics & Traders, La.	182,159 35	7,760 85	.....	10,391 10	9,302 93	152 24	209,766 47	.....	12,403 43
Merc'tile F. & Mar., Mass.	178,960 03	1,709 82	6,120 22	17,862 95	.....	.....	204,653 02	.....	121 38
Merchants, N. J.	927,300 66	.....	19,766 25	36,930 00	7,133 73	13,525 82	1,004,656 46	.....	112,567 83
Merchants, R. I.	211,942 46	.....	5,362 31	16,660 63	.....	500 00	234,465 40	.....	51,320 97
Mich. Fire & Mar., Mich.	228,482 08	.....	30,853 84	5,017 74	1,955 93	904 77	267,214 36	.....	1,623 50
Milwaukee Fire, Wis.	143,799 17	.....	6,016 35	8,756 74	.....	17,969 90	176,542 16	.....	39,385 76
Milwaukee Mech'ics, Wis	923,885 56	.....	.....	108,699 24	4,545 50	8,109 92	1,045,240 22	.....	60,032 08
National Fire, Conn.	2,179,156 98	.....	45,680 86	142,136 61	912 11	1,400 00	2,369,286 56	$739 67	.....
Newark Fire, N. J.	121,420 83	.....	13,298 44	14,630 76	2,296 67	.....	151,646 70	.....	20,695 11
New Hampshire F., N.H.	1,197,477 31	.....	34,812 70	105,458 01	11,402 59	10,277 10	1,359,427 71	73,897 40	.....
North American, Mass.	163,364 73	.....	4,413 41	8,694 40	1,811 05	4,882 16	183,165 75	9,955 53	.....
Northwestern Nat'al, Wis.	946,828 48	.....	48,034 64	63,978 25	.....	52,930 83	1,111,772 20	99,572 12	.....
Norwalk Fire, Conn.	147,002 88	.....	.....	18,802 45	.....	.....	165,805 33	3,046 04	.....
Orient, Conn	1,274,493 86	26,386 13	10,572 48	89,835 18	1,417 60	.....	1,402,705 25	.....	117,419 23
Pennsylvania Fire, Pa.	1,648,619 66	.....	40,243 47	180,354 14	8,170 86	.....	1,877,388 13	.....	64,752 98
Phœnix, Conn	2,678,166 92	.....	7,103 34	204,884 29	9,776 00	.....	2,899,930 55	.....	244,569 39
Potomac, D. C.	48,861 45	.....	19,728 15	3,433 50	607 17	1,920 48	74,550 75	10,197 31	.....
Providence-Wash., R. I.	1,013,209 49	362,473 61	.....	69,433 16	.....	7,500 00	1,452,616 26	.....	129,297 65
Reading Fire, Pa.	396,775 58	.....	17,598 23	13,261 47	737 42	1,985 02	430,357 72	3,585 06	.....
Reliance, Pa.	293,166 68	.....	11,003 93	27,896 81	2,151 88	337 45	331,556 75	.....	46,015 26
St. Paul Fire & M., Minn.	1,475,963 63	337,711 02	20,073 32	59,874 22	.....	17,154 30	1,910,776 49	.....	103,138 82

Security, Conn	477,697 72	50,443 69	11,215 74	23,397 34	3,129 22	642 45	566,526 16	.....	27,872 19
Southern, La	342,619 30	7,709 51	.....	9,462 27	.....	69 10	359,860 18	.....	48,367 31
Springfield F. & M., Mass.	1,692,182 14	.....	39,941 53	142,145 31	4,597 71	.....	1,878,866 69	.....	47,418 55
Spring Garden, Pa	362,935 11	.....	7,276 84	52,408 49	1,753 88	1,429 49	425,803 81	.....	268,795 31
Sun, La	421,187 93	17,920 89	.....	36,328 01	2,846 00	1,652 17	479,935 00	4,396 53	.....
Teutonia, La	373,384 81	25,978 04	.....	21,560 41	.....	.....	420,923 26	.....	11,524 03
Traders, Ill	878,433 89	.....	10,985 69	74,889 25	1,019 51	.....	965,328 34	56,403 68	.....
Union, Pa	259,678 82	.....	592 50	17,285 75	2,458 27	449 27	280,464 61	.....	48,187 96
United Fire, Md	137,969 68	.....	187 00	7,709 30	3,022 61	.....	148,888 59	6,621 21	.....
United Firemen's, Pa	262,185 18	.....	35,542 72	26,600 11	.....	.....	324,328 01	.....	17,786 91
Virginia Fire & Mar., Va.	412,493 91	.....	6,595 64	18,022 71	5,673 16	10,923 70	453,709 12	50,742 54	.....
Virginia State, Virginia	210,418 51	.....	1,868 24	7,746 71	3,496 16	8,311 21	231,840 83	6,594 75	.....
Western, Pennsylvania	177,669 62	262 34	13,724 48	7,661 86	5,025 00	3,299 59	207,642 89	.....	12,914 51
Totals	$53,247,342 45	$4,166,432 11	$1,561,533 30	$3,897,055 16	$316,253 70	$435,792 69	$63,624,409 41	$1,120,368 06	$3,687,481 37

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers Fire, Pa	$388,510 30	.....	$10,649 26	$14,303 58	$879 37	$1,120 83	$415,463 34	$16,260 16	.....

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

Aachen and Munich Fire, Aix-la-Chapelle	$481,005 81	.....	.....	$25,857 69	.....	$269 72	$507,133 22	.....	$26,393 50
Alliance Assurance, Lon	163,663 57	.....	.....	17,216 45	$12,892 50	.....	193,772 52	$70,569 26	.....
Atlas Assurance, Lon	702,984 56	.....	.....	31,282 03	.....	.....	734,266 59	16,840 76	.....
Baloise Fire, Basle	363,045 47	.....	.....	23,865 82	.....	.....	386,911 29	.....	4,913 77
Bav. M'tge & Exch. Bank (F. I. Dept) Munich	580,697 04	.....	.....	21,738 01	.....	.....	602,435 05	191,431 77	.....
British America, Toronto	858,236 46	$250,157 58	.....	39,882 58	.....	.....	1,148,276 62	.....	37,335 66
Caledonian, Edinburgh	1,146,361 40	.....	.....	68,186 88	.....	.....	1,214,548 28	.....	57,022 06
Commercial Union, Lon	2,294,515 92	67,081 48	$11,553 75	86,401 57	21,807 34	.....	2,481,360 06	222,923 38	.....
Hamb'g-Bremen F., Ham	1,110,196 05	.....	.....	55,517 61	.....	.....	1,165,713 66	64,288 07	.....
Helvetia Swiss F., St. Gall	423,113 23	.....	.....	27,164 18	.....	.....	450,277 41	31,089 51	.....
Imperial, London	1,141,313 21	.....	.....	53,366 46	13,117 13	.....	1,207,796 80	.....	38,997 56
Lancashire, Manchester	1,799,210 55	.....	.....	68,414 25	6,900 36	.....	1,874,525 16	.....	332,272 02
Law. U. & Cr. F. & L., Lon	240,156 04	.....	.....	20,100 10	.....	.....	260,256 14	.....	30,939 32
Lion Fire, London	533,119 70	.....	12,159 68	19,037 53	.....	.....	564,316 91	.....	4,905 48
L'l & Lon. & Globe, L'pool	4,717,490 28	.....	139,644 68	95,534 06	94,162 07	250 00	5,047,081 09	.....	20,180 70
Lon. Assurance Corp., Lon	801,632 98	.....	.....	68,844 53	.....	.....	870,477 51	.....	27,165 59
Lon. & Lanc. Fire, L'pool	1,640,526 37	.....	.....	83,255 98	3,456 25	.....	1,727,238 60	21,261 26	.....
Magdeburg Fire, Magd'b'g	656,330 54	.....	.....	28,884 96	.....	496 87	685,712 37	.....	55,482 91
Manchester Assur., Man	1,253,714 73	.....	.....	54,473 97	.....	.....	1,308,188 70	30 85	.....
Mun. Re-Insurance, Mun.	455,646 85	.....	.....	15,506 47	.....	.....	471,153 32	211,601 51	.....

TABLE No. III—Receipts—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	Fire premiums.	Marine and Inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total receipts in cash.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
Netherld's F., The Hague	$406,097 99	.....	.....	$16,551 98	.....	.....	$422,649 97	.....	$14,578 61
North British & Mer., Lon	2,322,457 49	.....	.....	146,581 08	.....	.....	2,469,038 57	$3,170 88	.....
Northern, London.....	1,031,510 40	.....	.....	77,835 76	$7,000 00	.....	1,116,346 16	38,046 22	.....
Norwich Union Fire, Nor.	1,484,329 98	.....	$2,700 00	75,175 38	.....	.....	1,562,205 36	51,734 22	.....
Palatine, Manchester	2,287,631 36	.....	3,580 00	95,046 23	.....	$27,430 35	2,413,687 94	43,747 32	.....
Phœnix, London	2,173,488 54	.....	.....	95,649 51	.....	694 79	2,269,832 84	99,175 19	.....
Prussian National, Stettin	444,136 72	$2,493 57	.....	27,340 00	40 00	11,339 52	485,349 81	7,815 00	.....
Royal, Liverpool	4,008,029 01	.....	10,537 36	154,731 71	54,007 85	.....	4,227,305 93	.....	156,111 22
Royal Ex. As. Cor., Lon...	663,512 54	5,974 43	.....	34,620 00	.....	.....	704,106 97	55,148 05	.....
Scot. Un. & Nat'l, Edin ..	2,199,400 22	.....	67,265 52	78,120 73	.....	.....	2,344,786 47	.....	203,310 12
Sun Ins. Office, London...	1,405,683 10	.....	9,080 00	77,263 02	10,308 95	.....	1,502,335 07	.....	125,014 95
Svea F. & L., Gothenburg	435,124 55	.....	.....	20,162 07	.....	.....	455,286 62	15,874 09	.....
Transatlantic F., Hamb'g	557,150 89	.....	.....	24,434 48	.....	.....	581,585 37	.....	55,769 13
Union As. Soc , London..	890,331 80	.....	.....	38,504 06	9,720 60	.....	938,556 46	.....	285,203 86
Western, Toronto.....	1,286,626 80	359,271 20	2,110 00	54,380 97	.....	.....	1,702,388 97	.....	46,934 93
Totals.	$42,958,472 15	$684,978 26	$258,630 99	$1,920,928 11	$233,413 05	$40,481 25	$46,096,903 81	$1,144,747 34	$1,522,531 39
RECAPITULATION.									
New York State Joint-Stock F. & F.-M. Ins. Cos.	$32,839,557 28	$553,856 92	$380,765 83	$2,612,251 13	$316,790 05	$220,128 56	$36,923,349 77	$1,157,055 32	$2,230,318 26
New York State Mutual Fire Insurance Cos.....	408,246 72	.....	16,773 95	23,511 79	2,687 37	7,178 40	458,398 23	44,663 86	3,085 82
Joint-Stock F. and F.-M. Ins. Cos. of other States.	53,247,342 45	4,166,432 11	1,561,533 30	3,897,055 16	316,253 70	435,792 69	63,624,409 41	1,120,368 06	3,687,481 37
Mutual Fire Ins. Cos. of other States	388,510 30	.....	10,649 26	14,303 58	879 37	1,120 83	415,463 34	16,260 16	.....
Foreign Fire Ins. Cos., United States branches..	42,958,472 15	684,978 26	258,630 99	1,920,928 11	233,413 05	40,481 25	46,096,903 81	1,144,747 34	1,522,531 39
Aggregate.....	$129,842,128 90	$5,405,267 29	$2,228,353 35	$8,468,049 77	$870,023 54	$704,701 73	$147,518,524 56	$3,483,094 74	$7,443,416 84

TABLE No. IV—Disbursements.

Showing the nature of the Disbursements *of Joint-Stock, Fire, Fire-Marine and Mutual Fire Insurance Companies of the United States and United States Branches of Foreign Fire Insurance Companies of other Countries authorized to transact business in this State for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire losses.	Marine and Inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other disburse-ments.	Total disbursements
Agricultural	$572,347 48	.....	$49,765 00	$172,132 12	$93,376 41	$36,152 87	$68,113 89	$991,887 77
Albany	50,988 44	.....	20,000 00	14,279 13	9,992 02	6,624 76	6,708 64	108,592 99
American Fire	486,140 16	.....	.....	154,760 54	58,374 83	23,743 78	53,500 56	776,519 87
Assurance Co. of America	128,121 19	$11,452 32	24,000 00	50,129 75	3,215 00	6,494 69	2,918 38	226,331 33
British-American	156,106 47	.....	.....	18,649 52	19,649 02	5,025 81	14,667 79	214,098 61
Buffalo Commercial	57,592 56	.....	.....	28,496 02	6,610 08	4,164 19	6,875 49	103,738 34
Buffalo German	154,180 24	.....	60,000 00	84,948 65	27,193 73	5,798 23	42,751 94	374,872 79
Caledonian-American	71,473 12	.....	10,000 00	20,798 83	2,645 00	2,744 42	2,473 91	110,135 28
Citizens'	390,233 11	.....	27,779 30	139,651 07	64,199 34	6,853 82	28,475 86	657,192 50
Colonial Assurance	249,011 75	24,151 67	10,000 00	68,170 24	2,230 00	7,137 35	4,815 91	365,516 92
Commerce	61,033 78	.....	16,000 00	22,995 06	13,421 19	7,900 70	7,366 60	128,717 33
Commercial Union Fire	64,784 01	.....	10,000 00	24,161 23	4,144 13	5,106 77	2,692 76	110,888 90
Commonwealth	111,623 83	.....	30,000 00	23,037 13	26,688 86	5,881 02	11,250 01	208,480 85
Continental	2,274,159 68	.....	250,235 44	806,043 60	320,861 85	118,678 10	247,471 26	4,017,449 93
Eagle Fire Company	163,575 03	.....	45,846 00	64,247 42	37,183 61	12,092 75	11,247 23	334,192 04
Eastern	403,891 94	.....	10,000 00	146,220 94	104 58	13,660 22	1,781 89	575,659 57
Empire City Fire	52,542 01	.....	12,000 00	37,474 34	11,520 00	342 38	6,170 54	120,049 27
Erie Fire	170,523 76	141,355 43	10,000 00	63,191 24	26,912 83	6,812 68	20,213 60	439,009 54
German Alliance	193,321 76	.....	.....	44,518 41	1,775 00	19,388 85	2,849 90	261,853 92
German-American	1,801,900 34	.....	300,000 00	443,584 26	213,278 99	96,158 44	333,765 85	3,188,687 88
Germania Fire	702,631 58	.....	150,000 00	193,688 18	136,224 61	43 308 20	89,744 69	1,315,597 26
Glens Falls	462,299 91	.....	60,000 00	171,660 75	64,007 84	48,756 82	60,925 09	867,650 41
Globe and Rutgers Fire	257,027 93	104,850 87	24,000 00	64,687 38	31,600 00	11,260 38	31,484 79	524,911 35
Greenwich	649,915 36	147,758 20	20,000 00	216,204 95	139,962 21	21,685 03	159,486 07	1,355,011 82
Hamilton Fire	103,193 20	.....	9,000 00	28,360 97	15,751 86	243 50	6,915 85	163,465 38
Hanover Fire	1,094,720 37	.....	100,000 00	278,364 42	146,537 92	52,316 09	98,253 42	1,770,192 22
Home	2,420,935 11	199,471 78	300,000 00	822,112 17	409,789 04	136,391 54	445,791 24	4,734,490 88

TABLE No. IV—DISBURSEMENTS—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire losses.	Marine and Inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other disbursements.	Total disbursements.
Indemnity Fire	$37,352 33	.....	.....	$17,323 86	$8,689 34	$1,077 83	$13,609 63	$77,452 99
International	56,565 90	.....	.....	19,935 99	15,011 09	3,821 37	2,224 86	97,559 21
Kings County Fire	28,096 39	.....	$10,000 00	9,026 73	6,681,04	1,770 13	9,375 48	64,949 77
La Fayette Fire	108,149 53	.....	16,000 00	48,097 28	1,910 00	4,143 90	2,295 25	180,595 96
Liverpool and London and Globe	25,408 04	.....	.....	7,869 87	1,772 09	4,153 74	2,537 86	41,741 60
Magdeburg Fire	106,042 11	.....	.....	19,639 11	7,675 13	3,326 62	9,014 91	145,697 88
Manhattan Fire	290,244 58	.....	12,500 00	123,530 49	41,388 91	13,098 32	49,244 53	530,006 83
Nassau Fire	61,294 50	.....	20,000 00	5,033 24	10,214 16	210 19	15,253 77	112,005 86
National Standard	143,119 59	$16,066 24	24,000 00	52,402 56	3,105 00	8,023 20	2,493 05	249,209 64
New York Fire	137,926 44	60,216 66	12,000 00	34,914 02	24,563 19	5,228 48	12,563 15	287,411 94
Niagara Fire	999,381 02	.....	50,030 00	283,797 10	153,997 40	42,385 74	138,712 47	1,668,303 73
North British and Mercantile	47,036 70	.....	.....	1,266 07	327 25	1,546 04	684 78	50,860 84
North German Fire	3,678 15	.....	.....	5,958 04	1,513 96	491 86	2,918 21	14,560 22
Northern	266,221 25	.....	6,000 00	131,501 91	310 22	6,061 33	1,575 00	411,669 71
North River	178,274 40	.....	27,870 75	71,683 78	27,339 94	1,750 50	15,623 79	322,543 16
Pacific Fire	276,278 81	.....	20,000 00	94,990 39	39,054 66	13,850 27	38,336 05	482,510 18
Pelican Assurance	9,420 67	.....	.....	11,724 88	.....	2,413 01	4,646 54	28,205 10
Peter Cooper Fire	10,222 28	.....	15,000 00	5,141 39	5,780 00	84 19	2,899 16	39,127 02
Phenix	1,859,511 04	.....	100,000 00	557,139 78	321,096 10	91,583 41	330,977 94	3,260,308 27
Queen Insurance Company of America	1,233,370 28	.....	100,000 00	287,883 28	180,300 29	61,285 41	114,875 52	1,977,714 78
Rochester German	183,090 78	.....	20,000 00	71,890 82	33,649 67	18,213 13	37,444 71	364,289 11
Stuyvesant	30,167 89	.....	12,000 00	7,320 60	12,520 20	1,236 00	3,945 40	67,190 09
Thuringia-American	62,567 31	.....	.....	41,680 84	17,720 21	7,936 37	21,493 51	151,398 24
Traders' Fire	349,322 28	.....	.....	150,675 02	2,400 00	13,289 05	8,793 11	524,479 46
Union Fire	6,830 96	.....	7,000 00	2,132 30	5,299 00	1,366 70	1,732 12	24,361 08
United States Fire	148,444 02	34,879 68	20,000 00	76,758 51	26,104 82	10,177 20	34,335 18	350,699 41
Victoria Fire	58,764 74	.....	10,000 00	18,548 42	3,694,69	2,707 27	3,178 54	96,893 66
Washington Assurance	170,886 28	17,741 79	.....	62,041 05	2,320 00	4,834 08	2,360 50	260,183 70
Westchester Fire	782,103 48	.....	48,000 00	286,869 86	114,002 07	36,326 11	123,769 44	1,391,070 96
Williamsburgh City Fire	318,760 69	.....	59,678 00	166,056 34	73,828 94	7,166 99	52,926 40	678,417 36
Totals	$21,292,806 56	$757,944 64	$2,138,704 49	$6,875,401 85	$3,029,519 32	$1,074,281 83	$2,827,954 02	$37,996,612 71

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Asso. Man. Mut. Fire Ins. Corporation	$81,857 31	.....	.....	$10,069 07	$9,743 83	$969 12	$7,084 45	$109,723 78
Dutchess County	155,170 12	.....	.....	45,647 37	18,584 63	3,517 19	4,383 65	227,302 96
Glen Cove	13,773 99	.....	.....	3,555 56	3,992 25	128 34	2,284 26	23,734 40
Harmonia Mutual Fire	4,850 24	.....	.....	240 23	3,259 00	454 94	1,530 68	10,335 09
Mutual Fire	4,968 63	.....	.....	220 34	4,000 00	925 89	2,365 81	12,480 67
Queens and Suffolk	16,541 32	.....	.....	5,495 74	68 16	122 63	791 51	23,019 36
Richmond County	1,142 00	.....	.....	309 49	1,912 79	32 28	297 10	3,693 66
Suffolk County	3,260 51	.....	.....	1,124 12	1,794 18	37 36	314 10	6,530 27
Totals	$281,564 12	.....	.....	$66,661 92	$43,354 84	$6,187 75	$19,051 56	$416,820 19

JOINT STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$2,271,003 87	$172,331 31	$720,000 00	$631,610 84	$286,958 16	$115,911 25	$305,298 43	$4,503,113 86
Allemannia Fire, Pa	130,771 19	.....	16,000 00	61,443 14	14,906 66	7,941 27	19,251 71	250,313 97
American, Mass	132,561 41	.....	18,000 00	46,648 44	18,131 61	8,405 73	36,790 94	260,538 13
American, N. J	389,299 59	.....	61,690 00	147,818 42	66,241 22	31,946 85	63,357 87	760,353 95
American Central, Mo	530,620 19	.....	60,000 00	136,942 63	74,161 08	24,721 70	144,611 29	971,056 89
American Fire, Pa	857,513 96	.....	40,000 00	255,597 98	115,620 00	44,257 32	93,451 54	1,406,440 80
Armenia, Pa	159,296 50	.....	9,620 00	58,132 49	7,640 00	4,195 91	13,094 05	251,978 95
Atlanta Home, Ga	247,301 30	.....	10,000 00	48,198 36	21,548 84	7,414 94	23,168 92	357,632 36
Boston, Mass	246,727 84	709,068 79	100,000 00	139,603 69	126,197 84	29,082 03	70,387 70	1,421,067 89
Capital Fire, N. H	154,842 01	.....	8,000 00	47,983 67	12,848 37	5,431 85	13,064 26	242,170 16
Citizens', Mo	19,844 88	6 45	150,000 00	21,432 87	18,267 45	4,333 87	9,162 96	223,048 48
Citizens', Pa	140,635 72	.....	30,000 00	51,443 15	13,860 00	8,896 03	15,672 58	260,507 48
Concordia Fire, Wis	274,963 18	.....	20,000 00	136,011 75	35,984 30	14,556 36	52,189 53	533,705 12
Connecticut Fire, Conn	1,061,967 15	.....	100,000 00	343,464 80	158,385 77	62,704 06	141,051 11	1,867,572 89
Delaware, Pa	437,866 06	537 70	42,172 50	149,118 72	73,026 13	34,243 09	59,230 98	796,195 18
Detroit Fire and Marine, Mich	87,012 11	54,422 23	50,000 00	23,096 02	23,474 95	20,348 94	20,151 04	278,505 29
Equitable Fire and Marine, R. I	193,438 10	218 51	24,500 00	65,344 29	31,164 12	12,613 27	25,798 48	353,076 77
Fidelity Fire Md	107,318 23	.....	.....	40,759 61	17,145 52	9,177 57	120,456 03	294,856 96
Fire Ass'n of Phila., Pa	1,806,862 43	.....	200,000 00	531,390 14	274,229 54	83,140 79	158,946 79	3,054,569 69
Fireman's Fund, Cal	854,375 93	357,633 46	120,000 00	239,406 35	226,497 40	64,242 76	178,697 47	2,040,853 37
Fire Insurance Co. of Co. of Phila, Pa	82,556 78	.....	24,000 00	29,778 18	13,085 17	7,568 84	14,166 61	171,155 58
Firemen's, Md	198,985 39	.....	72,924 72	80,452 30	12,875 14	23,144 56	19,319 76	407,701 87
Firemen's. N. J	186,340 84	.....	100,001 36	80,089 46	30,629 37	19,981 03	30,515 24	447,557 30
Franklin Fire, Pa	304,105 82	.....	79,855 00	104,107 91	40,412 50	26,428 03	83,552 62	638,461 88
German Fire, Pa	132,446 41	.....	20,000 00	61,960 79	17,107 98	4,995 37	13,934 72	250,445 27
German-American Fire, Md	24,182 58	.....	11,941 50	10,558 58	7,999 66	2,745 25	3,856 46	61,284 03
German of Freeport, Illinois	804,201 54	.....	60,000 00	307,429 28	131.503 29	38,684 76	143,862 74	1,485,681 61
Girard Fire and Marine, Pa	225,383 79	.....	75,000 00	94,033 60	55,368 44	23,029 28	35,311 52	508,126 63

TABLE No. IV—DISBURSEMENTS—(*Continued*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire losses.	Marine and Inland losses.	Dividends.	Commissions	Officers' salaries.	National, State and local taxes.	All other disbursements.	Total disbursements.
Grand Rapids Fire, Mich	$189,691 50	.....	$12,000 00	$39,810 82	$14,918 15	$8,162 81	$23,594 08	$288,177 36
Hartford Fire, Conn	4,113,095 42	.....	400,000 00	1,049,458 81	470,265 76	167,090 33	933.095 50	7,133,005 82
Home Fire, Md	38,568 86	.....	10,019 00	9,261 41	6,860 00	745 43	4,589 36	70,044 06
Home Mutual, Cal	214,982 98	$37,953 95	36,000 00	67,462 08	61,902 08	12,659 74	32,052 91	463,013 74
Ins. Co. of North America, Pa	2,473,368 19	1,923,007 41	360,000 00	1,028,387 00	328,699 29	148,946 42	290,429 18	6,552,837 49
Ins. Co. of State of Penn., Pa	189,126 54	.....	12,000 00	60,815 42	16,945 00	11,422 22	57,341 36	347,650 54
Lumbermen's, Pa	102,980 75	.....	25,000 00	27,838 44	13,218 00	7,222 15	6,750 18	183,009 52
Mechanics, Pa	167,846 50	.....	20,000 00	63,825 79	14,492 00	5,678 08	15,869 41	287,711 78
Mechanics and Traders, La	137,998 98	5,390 38	.....	21,676 23	16,742 77	17,287 46	23,074 08	222,169 90
Mercantile Fire and Marine, Mass	99,540 12	.....	24,069 00	43,057 05	22,136 02	4,850 81	11,121 40	204,774 40
Merchants, N. J	661,826 58	.....	40,000 00	179,031 27	171,241 17	37,562 35	27,562 92	1,117,224 29
Merchants, R. I	168,370 40	.....	12,000 00	41,580 36	17,744 38	8,473 72	37,617 51	285,786 37
Michigan Fire and Marine, Mich	136,518 21	.....	32,000 00	44,456 61	29,595 42	17,852 57	8,415 05	268,837 86
Milwaukee Fire, Wis	143,457 75	.....	.....	16,560 82	20,873 99	6,386 81	28,648 55	215,927 92
Milwaukee Mechanics, Wis	587,728 15	.....	80,000 00	244,784 01	72,357 82	36,740 09	83,662 23	1,105,272 30
National Fire, Conn	1,356,497 43	.....	120,000 00	409,495 04	190,134 28	83,036 49	209,383 65	2,368,546 89
Newark Fire, N. J	82,769 23	.....	24,921 00	23,543 09	20,874 21	5,736 51	14,497 77	172,341 81
New Hampshire Fire, N. H	733,282 30	.....	160,000 00	268,844 14	59,273 61	50,006 86	74,123 40	1,285,530 31
North American, Mass	96,202 07	.....	11,904 00	31,981 80	20,100 00	3,499 55	9,522 80	173,210 22
Northwestern Nat'l, Wis	501,634 48	.....	78,000 00	221,269 24	112,092 78	34,386 26	64,817 32	1,012,200 08
Norwalk Fire, Conn	101,208 24	.....	.....	34,952 56	11,631 96	6,051 89	8,914 64	162,759 29
Orient, Conn	942,038 86	27,618 18	50,000 00	266,601 03	104,945 33	42,435 77	86,485 31	1,520,124 48
Pennsylvania Fire, Pa	1,225,528 70	.....	100,000 00	366,463 65	93,000 00	71,224 65	85,924 11	1,942,141 11
Phœnix, Conn	1,796,329 27	.....	280,000 00	483,110 48	192,938 38	84,593 35	307,528 46	3,144,499 94
Potomac, D. C	15,382 00	.....	19,590 00	10,459 51	8,087 79	2,327 98	8,506 16	64,353 44
Providence Washington, R. I	764,272 45	310,551 89	50,000 00	241,176 36	89,515 60	42,308 33	84,089 28	1,581,913 91
Reading Fire, Pa	261,707 43	.....	15,000 00	94,466 11	30,821 17	5,358 28	19,419 67	426,772 66
Reliance, Pa	222,349 02	.....	18,000 00	72,145 98	25,910 40	12,120 72	27,045 89	377,572 01
St. Paul Fire and Marine, Minn	1,007,584 39	323,212 63	50,000 00	351,725 08	86,722 26	45,127 91	149,543 04	2,013,915 31
Security, Conn	321,312 15	53,981 24	16,000 00	124,649 64	72,221 77	6,233 55	.....	594,398 35
Southern, La	246,556 42	2,600 41	24,074 00	71,082 36	28,408 88	15,529 02	19,976 40	408,227 49
Springfield Fire and Marine, Mass	1,066,240 41	.....	150,000 00	300,266 64	110,105 15	83,354 72	216,318 32	1,926,285 24

Spring Garden, Pa	386,713 23	.....	32,000 00	127,232 45	42,892 30	34,654 31	71,106 83	694,599 12
Sun, La	249,141 45	7,910 63	50,107 50	73,645 05	29,471 64	15,837 08	49,425 12	475,538 47
Teutonia, La	241,400 30	18,285 29	25,000 00	77,350 01	25,198 55	9,848 80	35,364 34	432,447 29
Traders, Ill	521,719 25	.....	50,000 00	179,940 50	66,630 85	27,706 34	62,027 72	908,924 66
Union, Pa	190,668 40	.....	12,000 00	52,046 34	39,431 86	9,515 58	24,990 39	328,652 57
United Fire, Md	56,282 70	.....	.....	52,483 10	13,183 96	6,333 75	13,983 87	142,267 38
United Firemen's, Pa	189,902 83	.....	30,000 00	59,428 46	28,182 53	5,047 35	29,553 75	342,114 92
Virginia Fire and Marine, Va	241,679 76	.....	19,924 00	83,236 24	22,679 71	15,112 91	20,333 96	402,966 58
Virginia State, Va	127,969 60	.....	12,000 00	42,579 08	20,062 86	7,048 09	15,586 45	225,246 08
Western, Pa	135,564 21	.....	18,000 00	39,893 88	10,547 47	5,741 48	10,810 36	220,557 40
Totals	$34,569,462 31	$4,004,730 46	$4,643,313 58	$11,041,931 40	$4,758,327 66	$1,961,401 23	$5,212,356 08	$66,191,522 72

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers' Fire, Pa	$242,841 87	.....	.....	$89,217 08	$31,704 07	$8,712 50	$26,727 66	$399,203 18

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

Aachen and Munich, Aix-la-Chapelle	$322,919 69	.....	.....	$95,770 37	$62,474 22	$19,264 85	$33,097 59	$533,526 72
Alliance Assurance, London	50,860 54	.....	.....	35,203 51	13,415 89	5,302 61	18,420 71	123,203 26
Atlas Assurance, London	453,120 14	.....	.....	131,859 99	49,777 60	21,633 70	61,034 40	717,425 83
Baloise Fire, Basle	267,643 40	.....	.....	117,615 16	1,500 00	3,032 87	2,033 63	391,825 06
Bav. Mtg. & Ex. Bank (F. I. Dept.), Mun.	245,693 57	.....	.....	161,795 78	1,520 00	204 25	1,789 68	411,003 28
British-America, Toronto	617,640 01	$209,136 26	.....	200,200 65	61,238 30	39,368 67	58,028 39	1,185,612 28
Caledonian, Edinburgh	824,628 78	.....	.....	235,741 99	92,610 64	38,503 83	80,085 10	1,271,570 34
Commercial Union, London	1,439,802 98	7,745 73	.....	437,290 58	140,331 89	80,733 00	152,532 50	2,258,436 68
Hamburg-Bremen Fire, Hamburg	668,130 99	.....	.....	202,339 21	111,443 61	37,308 02	82,203 76	1,101,425 59
Helvetia Swiss Fire, St. Gall	265,367 47	.....	.....	114,345 67	3,000 00	19,088 55	17,386 21	419,187 90
Imperial, London	801,124 83	.....	.....	219,881 11	85,933 70	44,972 13	94,882 59	1,246,794 36
Lancashire, Manchester	1,487,217 65	.....	.....	325,979 79	176,665 99	64,318 91	152,614 84	2,206,797 18
Law Union & Crown F. & L., London	193,299 77	.....	.....	76,863 34	5,655 40	8,616 59	6,760 36	291,195 46
Lion Fire, London	357,798 08	.....	.....	107,160 46	44,262 36	23,574 71	36,426 75	569,222 39
Liverpool & London & Globe, Liverpool	3,402,452 09	.....	.....	826,096 51	327,229 31	176,170 85	335,313 03	5,067,261 79
London Assurance Corp., London	573,481 59	.....	.....	158,005 11	74,034 66	31,485 23	60,636 51	897,643 10
London and Lancashire Fire, Liverpool	1,054,057 56	.....	.....	308,973 46	145,860 41	54,969 15	142,116 76	1,705,977 34
Magdeburg Fire, Magdeburg	458,160 85	.....	.....	134,144 02	58,595 29	24,713 83	65,581 30	741,195 28
Manchester Assur., Manchester	850,895 80	.....	.....	217,113 80	91,919 61	55,569 89	92,658 75	1,308,157 85
Munich Re-Insurance, Munich	99,108 89	.....	.....	146,423 04	11,019 00	1,117 70	1,883 18	259,551 81
Netherlands Fire, The Hague	280,886 96	.....	.....	132,474 15	.....	13,767 26	10,100 21	437,228 58
North British and Mer., London	1,665,139 27	.....	.....	394,359 94	218,975 38	86,537 12	100,855 98	2,465,867 69

TABLE No. IV—DISBURSEMENTS—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	Fire losses.	Marine and Inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other disburse-ments.	Total disbursements.
Northern, London	$664,822 75	.....	.....	$149,987 08	$86,281 16	$49,621 33	$127,587 62	$1,078,299 94
Norwich Union Fire, Norwich	942,755 41	.....	.....	277,284 44	138,727 76	33,006 64	118,696 89	1,510,471 14
Palatine, Manchester	1,550,505 97	.....	.....	517,858 06	137,941 91	60,018 12	103,616 56	2,369,940 62
Phoenix, London	1,491,634 71	.....	.....	378,398 94	123,531 63	50,398 61	126,693 76	2,170,657 65
Prussian National, Stettin	294,310 90	$1,148 71	.....	91,499 23	48,330 38	13,335 78	28,909 81	477,534 81
Royal, Liverpool	2,948,232 24	.....	.....	684,444 86	345,523 09	135,853 81	269,363 15	4,383,417 15
Royal Exch. Assur. Corp., London	384,999 05	772 09	.....	128,957 15	57,415 00	25,487 24	51,328 39	648,958 92
Scottish Union and Nat'l, Edinburg	1,750,116 20	.....	.....	477,623 85	118,561 63	84,265 90	117,529 01	2,548,096 59
Sun Insurance Office, London	1,057,497 00	.....	.....	299,819 06	102,764 70	45,963 40	121,305 86	1,627,350 02
Svea Fire and Life, Gothenburg	281,345 04	.....	.....	147,051 83	850 00	5,387 57	4,778 09	439,412 53
Transatlantic Fire, Hamburg	409,773 78	.....	.....	152,796 94	28,911 03	13,722 70	32,150 05	637,354 50
Union Assurance Society, London	826,307 09	.....	.....	267,330 48	47,815 09	34,902 38	47,405 28	1,223,760 32
Western, Toronto	883,283 36	322,915 34	.....	288,764 30	76,400 00	57,431 76	120,529 14	1,749,023 90
Totals	$29,865,014 41	$541,718 13	.....	$8,641,453 89	$3,090,516 64	$1,459,648 95	$2,876,335 84	$46,474,687 86

RECAPITULATION.

N.Y. State Joint-Stock F. & F.-M. Ins. Cos.	$21,292,806 56	$757,944 64	$2,138,704 49	$6,875,401 85	$3,029,519 32	$1,074,281 83	$2,827,954 02	$37,996,612 71
N. Y. State Mutual Fire Ins. Cos	281,564 12	.....	.....	66,661 92	43,354 84	6,187 75	19,051 56	416,820 19
Joint-Stock F. & F.-M. Ins. Cos. of other States	34,569,462 31	4,004,730 46	4,643,313 58	11,041,931 40	4,758,327 66	1,961,401 23	5,212,356 08	66,191,522 72
Mutual Fire Ins. Cos. of other States	242,841 87	.....	.....	89,217 08	31,704 07	8,712 50	26,727 66	399,203 18
Foreign Fire Ins. Cos., U. S. Branches	29,865,014 41	541,718 13	.....	8,641,453 89	3,090,516 64	1,459,648 95	2,876,335 84	46,474,687 86
Aggregate	$86,251,689 27	$5,304,393 23	$6,782,018 07	$26,714,666 14	$10,953,422 53	$4,510,232 26	$10,962,425 16	$151,478,846 66

TABLE No. V.

Table compiled from the special Annual Statements of FOREIGN FIRE *Insurance Companies of other Countries authorized to transact business in the State of New York, made under the provisions of section 27 of the Insurance Law, for the year ending December 31, 1899, showing the amount of Assets, and how and where held, and Liabilities, and the amount of net Assets which is considered the* CAPITAL *of said companies under said law.*

COMPANIES.	ASSETS.						LIABILITIES.			
	Deposited in State of New York at market value.	Deposited in other States at market value.	Bonds and mortgages on real estate in New York held by trustees.	Bonds and mortgages on real estate in other States held by trustees.	Other assets and property held by trustees in the United States.	Total gross assets held by trustees or deposited in the United States.	Unearned premiums.	Due for losses and other liabilities in the United States.	Total liabilities in the United States.	Net assets or capital.
Aachen & Mun. F, Aix-la-C'le	$267,500 00	$66,875 00	.....	.....	$487,634 50	$822,009 50	$312,321 57	$64,175 59	$376,497 16	$445,512 34
Alliance Assurance, London..	228,000 00	55,600 00	.....	.....	501,760 10	785,360 10	119,874 63	3,016 45	122,891 08	662,469 02
Atlas Assurance, London	228,000 00	406,020 00	.....	.....	272,525 00	906,545 00	510,687 91	100,991 04	611,678 95	294,866 05
Baloise Fire, Basle.....	267,500 00	.....	.....	.....	492,888 55	760,388 55	219,428 38	84,983 35	304,411 73	455,976 82
Bav. M't'ge. & Ex. Bk. (F. I. Dept.) Munich.....	266,000 00	.....	.....	.....	470,500 00	736,500 00	362,269 75	146,588 73	508,858 48	227,641 52
British-America, Toronto.....	227,025 00	293,511 06	.....	.....	487,805 50	1,008,341 56	600,126 64	94,452 89	694,579 53	313,762 03
Caledonian, Edinburgh.....	229,000 00	229,500 00	.....	.....	1,268,740 09	1,727,240 09	994,592 05	210,057 81	1,104,589 86	622,650 23
Commercial Union, London..	228,000 00	256,500 00	$265,500 00	.....	2,539,917 03	3,289,917 03	1,927,828 51	475,024 13	2,402,852 64	887,064 39
Hamburg-Bremen F., Hamb'g	206,287 50	104,350 00	.....	.....	943,087 50	1,253,725 00	855,869 12	138,810 00	994,679 12	259,045 88
Helvetia Swiss Fire, St. Gall..	228,000 00	.....	.....	.....	578,655 26	806,665 26	255,341 40	110,386 44	365,727 84	440,927 42
Imperial, London.....	319,290 00	279,300 00	.....	.....	1,017,261 38	1,615,851 38	886,142 40	219,329 61	1,105,472 01	510,379 37
Lancashire, Manchester	228,000 00	257,250 00	.....	.....	1,524,405 79	2,009,655 79	1,646,251 74	300,357 92	1,946,609 66	363,046 13
Law, Un. & Cr. F. & L, Lon....	268,000 00	67,000 00	.....	.....	281,072 50	616,072 50	168,400 80	85,344 97	203,854 77	412,217 73
Lion Fire, London	210,000 00	213,350 00	.....	$242,977 50	134,000 00	800,327 50	450,756 56	39,780 17	489,956 73	310,370 77
Liverpool & Lon. & Globe, Liv.	268,750 00	306,425 00	3,303,350 00	4,000 00	3,666,885 87	7,549,410 87	3,532,859 81	1,025,859 88	4,558,819 69	2,990,591 18
London Assur. Corp. London.	229,000 00	253,237 50	.....	.....	1,055,557 54	1,537,795 04	731,124 49	78,983 95	810,108 44	727,686 60
London & Lan. Fire, Liverpool	227,800 00	292,082 50	.....	.....	1,841,918 00	2,361,780 50	1,545,895 97	217,745 15	1,733,561 12	628,219 38
Madgeburg Fire, Madgeburg..	217,800 00	470,250 00	.....	.....	158,325 56	846,375 56	445,950 17	106,249 00	554,479 17	291,896 39
Manchester Assurance, Man..	200,000 00	258,000 00	.....	.....	1,006,290 03	1,464,290 03	1,063,278 29	181,928 82	1,201,147 11	263,142 92
Moscow Fire, Moscow.....	232,000 00	.....	.....	.....	325,500 00	557,500 00	.....	.....	.....	557,500 00
Munich Re-Insurance, Munich	242,000 00	.....	.....	.....	320,312 50	562,312 50	284,123 35	47,455 00	331,578 35	230,734 15
Netherlands Fire, The Hague.	213,500 00	.....	.....	.....	345,687 92	559,187 92	248,144 92	93,900 68	342,045 60	217,142 32

TABLE No. 5—(*Continued*).

COMPANIES.	ASSETS.						LIABILITIES.			
	Deposited in State of New York at market value.	Deposited in other States at market value.	Bonds and mortgages on real estate in New York held by trustees.	Bonds and mortgages on real estate in other States held by trustees.	Other assets and property held by trustees in the United States.	Total gross assets held by trustees or deposited in the United States.	Unearned premiums.	Due for losses and other liabilities in the United States.	Total liabilities in the United States.	Net assets or capital.
North British & Merc., Lon...	$230,925 00	$277,513 00	.....	.....	$3,004,527 00	$3,512,965 00	$1,943,919 66	$324,717 21	$2,268,636 87	$1,244,328 13
Northern, London.....	268,000 00	302,700 00	.....	.....	1,797,340 00	2,368,040 00	948,954 83	166,688 05	1,115,642 88	1,252,397 12
Norwich Union Fire, Norwich.	229,000 00	246,250 00	$40,000 00	.....	1,644,499 22	2,159,749 22	1,188,489 42	181,204 64	1,369,694 06	790,055 16
Palatine, Manchester	202,000 00	260,250 00	.....	.....	1,712,578 87	2,174,828 87	1,605,659 16	344,335 83	1,949,994 99	224,833 88
Phoenix, London.....	214,500 00	220,350 00	.....	.....	2,191,932 39	2,626,782 39	1,513,160 86	533,168 49	2,046,329 35	580,453 04
Prussian National, Stettin....	228,000 00	436,056 22	.....	.....	.....	664,056 22	343,697 48	64,891 30	408,588 78	255,467 44
Royal, Liverpool	283,026 67	281,283 00	230,000 00	.....	5,401,962 10	6,196,271 77	3,598,748 84	962,288 66	4,561,037 50	1,635,234 27
Royal Ex. Assur. Corp. Lon...	213,000 00	391,500 00	.....	.....	476,271 50	1,080,771 50	508,173 38	57,027 89	565,201 27	515,570 23
Salamandra, St. Petersburg ..	220,000 00	.....	.....	.....	286,000 00	506,000 00	.....	.....	.....	506,000 00
Scottish Un. & Nat'l, Edin...	225,000 00	260,625 00	.....	$1,259,432 45	1,598,888 66	3,343,946 11	1,824,047 59	288,759 59	2,112,807 18	1,231,138 93
Sun Ins. Office, London.....	246,125 00	224,153 75	188,000 00	.....	1,610,773 26	2,269,052 01	1,345,504 45	206,593 76	1,552,098 21	716,953 80
Svea Fire & Life, Gothenburg.	208,750 00	.....	.....	.....	364,424 71	573,174 71	268,108 28	72,154 20	340,262 48	232,912 23
Transatlantic Fire, Hamburg.	264,620 00	.....	.....	.....	399,726 25	664,346 25	369,991 88	81,940 11	451,931 99	212,414 26
Union Assur. Society, Lon....	268,000 00	292,500 00	.....	.....	738,587 25	1,299,087 25	641,806 22	187,497 15	829,303 37	469,783 88
Western, Toronto.....	222,840 00	350,666 25	.....	.....	903,332 20	1,476,838 45	1,022,030 59	136,110 56	1,158,141 15	318,697 30
Totals.....	$8,755,239 17	$7,353,078 28	$4,026,850 00	$1,506,409 95	$41,851,574 03	$63,493,151 43	$33,811,170 10	$7,382,899 02	$41,194,069 12	$22,299,082 31

TABLE No. VI.

Showing the ASSETS, LIABILITIES, RECEIPTS AND DISBURSEMENTS *of the United States Branches of* FOREIGN MARINE *Insurance Companies of other Countries, authorized to transact business in this State for the year ending December* 31, 1899.

COMPANIES.	Gross assets.	Gross liabilities.	Surplus as regards policy holders.	Gross receipts.	Gross disbursements.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
British and Foreign, Liverpool	$1,727,760 07	$878,305 39	$849,454 68	$1,515,497 36	$1,082,899 18	$432,598 18	.....
General Marine, Dresden,	243,065 42	148 74	242,916 68	14,865 95	18,335 95	.....	$3,470 00
Indemnity Mutual, London	400,143 94	194,143 98	205,999,96	313,004 54	840,409 43	.....	527,404 89
London Assurance Corporation, London	667,634 15	145,823 35	521,810 80	406,764 33	325,909 37	80,854 96	.....
Mannheim, Mannheim	488,496 78	85,260 98	403,235 80	412,958 82	330,597 66	82,361 16	.....
Reliance Marine, Liverpool	390,614 57	69,076 94	321,537 63	122,145 30	129,963 90	.....	7,818 60
Sea, Liverpool	566,597 76	203,297 54	363,300 22	429,977 48	398,903 74	31,073 74	.....
Standard, Liverpool	378,313 00	110,070 00	268,243 00	360,343 20	291,598 66	68,744 54	.....
Switzerland, General, Zurich	257,710 98	21,629 93	236,081 05	222,477 29	96,910 82	125,566 47	.....
Thames and Mersey, Liverpool	729,409 36	142,134 11	587,275 25	426,060 40	320,262 45	105,797 95	.....
Union, Liverpool	623,741 68	117,759 09	505,982 59	277,296 36	234,455 04	42,841 32	.....
Totals	$6,473,487 71	$1,967,650 05	$4,505,837 66	$4,501,391 03	$4,070,246 20	$969,838 32	$538,693 49

TABLE No. VII.

Showing the Risks in Force, Risks Written *and* Premiums Charged *thereon, by United States Joint-Stock Fire, Fire-Marine and Marine Insurance Companies and United States Branches of* Foreign *Fire and Marine Insurance Companies of other Countries transacting business in this State for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Risks in Force.		Risks Written During Year.			
	Fire.	Marine and Inland.	Fire	Premiums charged thereon.	Marine and Inland.	Premiums charged thereon.
Agricultural	$238,313,800		$155,256,500	$1,319,424 00		
Albany	13,975,400		10,016 296	90,232 52		
American Fire	139,238,165		165,463,094	1,200,235 17		
Assurance Co. of America	25,125,453		34,007,222	307,215 11		
British-American	29,812,332		48,699,096	400,630 68		
Buffalo Commercial	15,036,201		14,460,505	143,095 90		
Buffalo German	62,882,496		44,595,458	425,995 10		
Caledonian-American	12,367,939		15,468,413	144,281 93		
Citizens	73,366,640		103,289,748	753,914 16		
Colonial Assurance	31,213,751	$943,636	41,702,674	368,565 09	$3,023,101	$75,032 18
Commerce	16,159,816		12,506,146	124,237 46		
Commercial Union Fire	15,984,861		28,002,292	258,480 95		
Commonwealth	22,940,301		28,302,161	213,562 91		
Continental	829,124,137		512,214,400	4,499,179 37		
Eagle Fire Company	66,725,084		48,085,638	295,306 59		
Eastern	23,004,738		116,678,321	1,010,719 74		
Empire City Fire	13,535,356		16,698,911	148,601 82		
Erie Fire	46,258,140		40,383,884	371,120 17		
German Alliance	45,067,175		41,407,069	322,131 07		
German-American	643,948,752		475,021,068	4,056,307 51		
Germania Fire	383,340,151		232,632,215	1,747,749 30		
Glens Falls	171,696,726		94,878,480	975,253 75		
Globe and Rutgers Fire	5,075,900		62,856,400	583,161 28	1,496,840	32,658 73

Greenwich	235,843,319	2,052,294	168,091,106	1,332,250 50	55,765,614	187,363 51
Hamilton Fire	21,397,339	.....	19,203,552	137,449 85	.....	.....
Hanover Fire	226,379,539	.....	192,034,366	1,999,773 77	.....	.....
Home	861,823,861	12,456,809	732,702,441	6,211,610 08	88,384,029	463,113 48
Indemnity Fire	9,024,216	.....	12,892,676	127,901 78	.....	.....
International	14,955,449	.....	22,478,589	160,948 74	.....	.....
Kings County Fire	8,875,820	.....	10,530,129	74,804 79	.....	.....
La Fayette Fire	18,130,878	.....	24,651,145	248,016 38	.....	.....
Liverpool and London and Globe	4,976,090	.....	8,720,335	93,703 13	.....	.....
Magdeburg Fire	11,565,142	.....	17,781,663	146,272 62	.....	.....
Manhattan Fire	73,511,415	.....	94,973,734	779,091 50	.....	.....
Nassau Fire	14,698,583	.....	12,408,972	83,925 23	.....	.....
National Standard	21,544,117	.....	31,458,175	289,305 70	.....	.....
New York Fire	20,044,685	1,576,915	27,964,315	199,837 79	2,244,250	55,297 78
Niagara Fire	269,411,288	.....	216,026,854	2,091,766 38	.....	.....
North British and Mercantile	1,829,545	.....	12,073,131	93,165 51	.....	.....
North German Fire	4,587,930	.....	5,839,682	58,104 04	.....	.....
Northern	5,850,600	.....	53,934,494	539,344 94	.....	.....
North River	42,634,350	.....	48,970,720	364,789 35	.....	.....
Pacific Fire	67,900,249	.....	58,536,283	559,697 61	.....	.....
Pelican Assurance	7,300,525	.....	9,415,688	76,967 55	.....	.....
Peter Cooper Fire	13,198,840	.....	7,582,348	46,258 30	.....	.....
Phenix	523,989,883	.....	343,415,424	3,614,873 27	.....	.....
Queen Ins. Co. of America	295,227,289	.....	238,258,657	2,416,026 28	.....	.....
Rochester German	62,425,817	.....	50,694,568	513,769 13	.....	.....
Stuyvesant	14,550,248	.....	10,981,060	51,269 26	.....	.....
Thuringia-American	18,113,303	.....	18,332,206	233,347 29	.....	.....
Traders' Fire	24,610,081	.....	62,095,334	557,565 18	.....	.....
Union Fire	3,387,089	.....	2,759,109	19,440 32	.....	.....
United States Fire	38,217,524	1,183,705	32,934,647	356,037 02	2,212,660	40,948 59
Victoria Fire	8,767,592	.....	11,559 883	105,705 95	.....	.....
Washington Assurance	22,119,767	.....	29,922,332	270,149 18	1,312,302	32,902 03
Westchester Fire	222,466,229	.....	178,628,009	1,649,255 24	.....	.....
Williamsburgh City Fire	135,954,332	.....	83,944,311	751,403 91	.....	.....
Totals	$6,249,506,248	$18,213,359	$5,094,424,929	$46,013,224 25	$154,438,796	$887,316 30

TABLE No. VII—Risks in Force, Etc.—(*Continued*).

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Risks in Force.		Risks Written During the Year.			
	Fire.	Marine and Inland.	Fire.	Premiums charged thereon.	Marine and Inland.	Premiums charged thereon.
Asso. Manufacturers' Mutual Insurance Corporation	$11,170,524	.....	$17,014,279	.....	.....	.....
Dutchess County	42,061,917	.....	31,215,231	.....	.....	.....
Glen Cove	8,796,945	.....	9,310,300	.....	.....	.....
Harmonia Mutual Fire	6,043,281	.....	1,316,745	.....	.....	.....
Mutual Fire	3,206,313	.....	1,305,615	.....	.....	.....
Queens and Suffolk	3,553,912	.....	3,719,335	.....	.....	.....
Richmond County	1,161,718	.....	1,161,718	.....	.....	.....
Suffolk County	3,901,371	.....	3,901,371	.....	.....	.....
Totals	$79,895,981	.....	$68,944,594	.....	.....	.....
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.						
Ætna, Conn	$532,014,033	$5,662,372	$407,465,549	$4,537,066 43	$140,823,106	$390,598 89
Allemannia Fire, Pa	28,960,642	.....	29,659,202	303,994 83	.....	.....
American, Mass	26,467,970	.....	26,940,252	279,104 04	.....	.....
American, N. J	259,231,717	.....	260,005,996	1,456,642 99	.....	.....
American Central, Mo	116,230,306	.....	87,427,251	1,049,146 00	.....	.....
American Fire, Pa	176,787,237	.....	140,846,046	1,592,447 75	.....	.....
Armenia, Pa	22,770,187	.....	17,900,375	224,963 49	.....	.....
Atlanta Home, Ga	25,787,450	.....	38,437,878	387,993 50	.....	.....
Boston, Mass	55,976,219	5,859,689	64,271,560	632,424 27	161,106,082	926,220 06
Capital Fire, N. H	24,135,217	.....	28,415,159	326,764 68	.....	.....
Citizens', Mo	7,018,497	.....	33,977,688	379,076 25	165,313	814 11
Citizens', Pa	29,750,123	.....	24,085,862	270,942 83	.....	.....
Concordia Fire, Wis	81,743,780	.....	64,411,452	704,606 33	.....	.....
Connecticut Fire, Conn	265,823,501	.....	188,995,838	2,167,825 75	.....	.....
Delaware, Pa	104,930,560	.....	82,980,838	928,171 54	.....	.....
Detroit Fire and Marine, Mich	27,729,671	319,887	21,740,958	203,116 65	5,698,726	48,091 53
Equitable Fire and Marine, R. I	45,851,965	10,583	38,084,271	410,390 23	228,659	1,284 86
Fidelity Fire, Md	34,373,259	.....	58,775,225	609,084 91	.....	.....

Fire Association of Philadelphia, Pa	364,428,274	.....	268,750,929	3,263,694 34	.....	.....
Fireman's Fund, Cal	200,639,593	10,357,270	169,974,634	1,982,409 70	107,281,183	835,796 31
Fire Ins. Co. of County of Phila., Pa	17,101,246	.....	24,275,397	246,955 94	.....	.....
Firemen's, Md	59,781,928	.....	57,047,720	486,395 21	.....	.....
Firemen's, N. J	75,318,236	.....	45,251,627	478,728 29	.....	.....
Franklin Fire, Pa	84,325,738	.....	55,207,530	603,351 37	.....	.....
German Fire, Pa	31,959,499	.....	25,728,101	284,284 58	.....	.....
German-American Fire, Md	12,886,039	.....	9,499,317	67,191 45	.....	.....
German, of Freeport, Ill	256,689,766	.....	145,822,722	1,796,878 46	.....	.....
Girard Fire and Marine, Pa	84,281,542	.....	52,722,275	507,213 58	.....	.....
Grand Rapids Fire, Mich	30,306,385	.....	31,844,698	355,418 50	.....	.....
Hartford Fire, Conn	923,000,670	.....	694,749,682	7,989,050 77	.....	.....
Home Fire, Md	8,050,309	.....	6,826,729	57,286 00	.....	.....
Home Mutual, Cal	45,234,198	685,472	38,964,749	484,306 21	4,413,207	70,948 31
Ins. Co. of North America, Pa	606,527,739	4,947,925	531,065,576	4,738,516 17	392,422,764	2,255,894 32
Ins. Co. of State of Penn., Pa	26,425,459	.....	31,876,753	357,145 52	.....	.....
Lumbermen's, Pa	22,386,045	.....	19,689,898	18[illegible],237 44	.....	.....
Mechanics', Pa	23,890,172	.....	23,761,710	272,128 19	.....	.....
Mechanics' and Traders', La	17,852,956	.....	27,880,905	278,132 19	4,270,442	14,744 40
Mercantile Fire and Marine, Mass	80,360,119	.....	24,082,703	246,052 05	513,274	2,620 52
Merchants', N. J	144,242,815	.....	121,416,587	1,261,355 24	.....	.....
Merchants', R. I	31,734,890	.....	23,347,516	253,154 88	.....	.....
Michigan Fire and Marine, Mich	33,874,097	.....	27,312,155	284,938 36	.....	.....
Milwaukee Fire, Wis	10,520,564	.....	24,911,620	330,630 92	.....	.....
Milwaukee Mechanics', Wis	133,270,119	.....	106,361,043	1,240,177 39	.....	.....
National Fire, Conn	342,280,304	.....	288,694,936	2,[illegible]97,574 16	.....	.....
Newark Fire, N. J	25,691,513	.....	18,240,784	145,567 35	.....	.....
New Hampshire Fire, N. H	169,[illegible]69,734	.....	144,[illegible]52,453	1,581,194 56	.....	.....
North American, Mass	32,456,683	.....	25,193,384	216,044 10	.....	.....
Northwestern National, Wis	224,167,966	.....	115,412,419	1,152,508 99	.....	.....
Norwalk Fire, Conn	29,797,044	.....	34,741,440	261,940 09	.....	.....
Orient, Conn	166,871,464	762,436	130,405,487	1,646,161 39	934,160	31,752 90
Pennsylvania Fire, Pa	334,685,614	.....	215,831,929	2,106,936 86	.....	.....
Phœnix, Conn	376,105,474	.....	314,735,773	3,06[illegible],205 38	.....	.....
Potomac, D. C	12,620,708	.....	10,185,335	62,281 17	.....	.....
Providence-Washington, R. I	147,082,666	6,004,294	153,[illegible],757	1,289,432 75	142,518,333	514,027 54
Reading Fire, Pa	50,221,703	.....	41,682,443	509,958 22	.....	.....
Reliance, Pa	50,150,450	.....	39,709,982	387,752 13	.....	.....
St. Paul Fire and Marine, Minn	158,108,464	5,217,441	185,012,986	1,858,431 69	47,713,639	494,050 82
Security, Conn	69,762,193	406,608	67,336,922	660,091 54	6,038,264	64,916 12
Southern, La	20,541,116	.....	27,070,825	429,255 59	2,199,769	8,256 94
Springfield Fire and Marine, Mass	282,066,341	.....	211,784,528	2,192,207 88	.....	.....

TABLE No. VII—Risks in Force, Etc.—(*Continued*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Risks in Force.		Risks Written During the Year.			
	Fire.	Marine and Inland.	Fire.	Premiums charged thereon.	Marine and Inland.	Premiums charged thereon.
Spring Garden, Pa.	$47,346,564	.....	$105,485,953	$908,814 25	.....	.....
Sun, La.	29,854,466	.....	39,660,841	610,155 46	$8,198,286	$31,556 40
Teutonia, La.	29,222,997	.....	37,646,212	532,062 27	5,217,559	34,973 54
Traders', Ill.	103,513,117	.....	102,522,056	1,127,493 30	.....	.....
Union, Pa.	37,759,095	.....	20,590,558	318,388 76	.....	.....
United Fire, Md.	21,237,606	.....	15,522,953	125,372 06	.....	.....
United Firemen's, Pa.	45,330,234	.....	33,840,389	329,123 95	.....	.....
Virginia Fire and Marine, Va.	33,804,885	.....	33,404,409	515,613 49	.....	.....
Virginia State, Va.	16,910,129	.....	20,334,323	284,698 14	.....	.....
Western, Pa.	26,733,934	.....	20,111,404	209,376 40	31,114	262 34
Totals	$8,024,703,196	$40,233,977	$5,615,576,857	$69,936,037 15	$1,029,773,880	$5,726,839 91
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.						
Farmers' Fire, Pa.	$59,766,588	.....	$36,910,577	$434,826 39	.....	.....
FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.						
Aachen and Munich Fire, Aix-la Chapelle.	$46,443,689	.....	$48,482,460	$618,432 99	.....	.....
Alliance Assurance Co., London.	17,821,264	.....	17,436,296	215,621 81	.....	.....
Atlas Assurance Co., London.	92,635,794	.....	99,803,061	973,009 47	.....	.....
Baloise Fire, Basle.	36,632,381	.....	45,955,254	490,672 65	.....	.....
Bav. Mtge. and Exch. Bank (Fire Ins. Dept.), Munich.	67,451,313	.....	64,878,065	811,981 52	.....	.....
British-America, Toronto.	121,766,593	$2,411,469	114,223,004	1,085,187 13	$37,635,850	$314,345 47
Caledonian, Edinburgh.	180,153,735	.....	148,192,335	1,582,194 83	.....	.....
Commercial Union, London.	397,586,425	385,720	304,218,134	3,019,923 73	30,238,000	78,439 67
Hamburg-Bremen Fire, Hamburg.	136,083,185	.....	115,198,094	1,374,418 52	.....	.....
Helvetia Swiss Fire, St. Gall.	47,611,499	.....	59,940,900	590,646 42	.....	.....
Imperial, London.	163,829,363	.....	131,220,823	1,465,128 72	.....	.....
Lancashire, Manchester.	261,518,558	.....	232,513,646	2,284,866 28	.....	.....
Law Union and Crown Fire and Life, London.	31,831,832	.....	39,262,074	391,467 11	.....	.....

Lion Fire, London	75,687,713		70,201,470	750,671 89		
Liverpool and London and Globe, Liverpool	834,050,765		718,946,427	6,137,342 74		
London Assurance Corporation, London	164,824,888		115,721,440	974,337 09		
London and Lancashire Fire, Liverpool	405,868,561		287,032,534	2,340,414 52		
Magdeburg Fire, Magdeburg	70,096,759		74,858,389	856,200 30		
Manchester Assurance, Manchester	192,373,827		173,162,237	1,872,805 82		
Munich Re-Insurance, Munich	47,627,394		59,667,664	628,205 63		
Netherlands Fire, The Hague	38,820,527		52,806,835	597,209 73		
North British and Mercantile, London	382,961,673		308,071,182	2,785,263 77		
Northern, London	188,474,263		157,483,920	1,528,624 98		
Norwich Union Fire, Norwich	239,806,185		199,571,927	1,960,524 12		
Palatine, Manchester	309,875,303		289,433,343	2,924,300 96		
Phœnix, London	291,791,237		380,134,394	3,112,023 55		
Prussian National, Stettin	54,436,268	6,060	47,904,524	5[illegible]0,042 40	601,212	2,854 82
Royal, Liverpool	791,793,369		690,936,062	5,338,131 13		
Royal Exchange Assurance Corp., London	82,242,778	5,445	85,789,963	943,353 54	5,700,507	5,686 92
Scottish Union and National, Edinburgh	405,718,254		309,975,977	2,982,073 03		
Sun Insurance Office, London	305,631,705		193,840,763	1,786,255 06		
Svea Fire and Life, Gothenburg	39,648,563		45,747,595	610,562 65		
Transatlantic Fire, Hamburg	65,109,982		72,273,157	791,223 45		
Union Assurance Society, London	122,709,637		141,783,512	1,361,717 57		
Western, Toronto	202,728,199	5,196,623	191,412,815	1,694,232 12	60,915,922	411,192 66
Totals	$6,913,642,876	$8,005,317	$6,087,570,275	$57,459,067 23	$135,091,491	$812,519 47

NEW YORK STATE MARINE INSURANCE COMPANIES.

American and Foreign		$1,244,869			$61,946,454	$65,696 74
Atlantic Mutual		128,918,525			570,848,798	3,166,420 39
Totals		$130,163,394			$632,795,252	$3,232,111 13

FOREIGN MARINE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

British and Foreign, Liverpool		$25,233,729			$880,631,273	$2,580,159 90
General Marine, Dresden		9,189			7,931,555	14,865 95
Indemnity Mutual, London		4,642,957			69,436,607	388,861 11
London Assurance Corporation, London		4,686,716			110,971,543	569,386 82
Mannheim, Mannheim		7,943,250			162,109,114	498,620 74
Reliance Marine, Liverpool		1,288,907			41,497,103	150,676 68
Sea, Liverpool		12,528,002			159,289,683	826,074 01
Standard, Liverpool		6,325,295			71,008,269	360,805 92

TABLE No. VII—Risks in Force, Etc.—(*Concluded*).

FOREIGN MARINE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	Risks in Force.		Risks Written During the Year.			
	Fire.	Marine and Inland.	Fire.	Premiums charged thereon.	Marine and Inland.	Premiums charged thereon.
Switzerland, Zurich	.....	$2,125,559	.....	.....	$72,804,931	$222,477 29
Thames and Mersey, Liverpool	.....	3,114,990	.....	.....	115,564,921	564,709 95
Union, Liverpool	.....	4,859,993	.....	.....	57,581,855	436,571 89
Totals	.....	$72,758,587	.....	.....	$1,748,826,854	$6,613,192 27
RECAPITULATION.						
N. Y. State Joint-Stock F. and F.-M. Ins. Cos.	$6,249,506,248	$18,213,359	$5,094,424,929	$46,013,224 25	$154,438,796	$887,316 30
N. Y. State Mutual Fire Ins. Cos	79,895,981	.....	68,944,594	.....	.....	.....
Joint-Stock F. and F.-M. Ins. Cos., of other States	8,024,703,196	40,233,977	6,615,576,857	69,936,037 15	1,029,773,880	5,726,839 91
Mutual Fire Ins. Cos., of other States	59,766,588	.....	36,910,577	434,826 39	.....	.....
Foreign Fire Ins. Cos. U. S. Branches	6,913,642,876	8,005,317	6,087,570,275	57,459,067 23	135,091,491	812,519 47
New York State Marine Ins. Cos	.....	130,163,394	.....	.....	632,795,252	3,232,111 13
Foreign Marine Ins. Cos., U. S. Branches	.....	72,758,587	.....	.....	1,748,826,854	6,613,192 27
Aggregate	$21,327,514,889	$269,374,634	$17,903,427,232	$173,843,155 02	$3,700,926,273	$17,271,979 08

TABLE No. VIII.

Showing the total Cash Receipts and Disbursements, the cash premiums received, the amount paid for losses, expenses and dividends, of United States Joint-Stock Fire and Fire-Marine, Mutual Fire Insurance and Marine Insurance Companies, together with a like exhibit of United States Branches of FOREIGN *Fire and Marine Insurance Companies of other Countries authorized to transact business in this State for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Gross cash receipts.	Gross cash disbursements.	Cash premiums received.	Losses paid.	Expenses paid.	Dividends paid.
Agricultural	$961,692 57	$991,887 77	$882,016 33	$572,347 48	$369,775 29	$49,765 00
Albany	106,831 10	108,592 99	77,506 51	50,988 44	37,604 55	20,000 00
American Fire	831,260 75	776,519 87	794,166 85	486,140 16	290,379 71	.....
Assurance Company of America	180,543 65	226,331 33	157,872 10	139,573 51	62,757 82	24,000 00
British-American	197,473 71	214,098 61	187,148 39	156,106 47	57,992 14	.....
Buffalo Commercial	128,771 86	103,738 34	117,104 07	57,592 56	46,145 78	.....
Buffalo German	437,676 43	374,872 79	350,506 39	154,180 24	160,692 55	60,000 00
Caledonian-American	103,731 52	110,135 28	92,502 00	71,473 12	28,662 16	10,000 00
Citizens	607,278 47	657,192 50	577,701 49	390,233 11	239,180 09	27,779 30
Colonial Assurance	285,219 15	365,516 92	272,680 99	273,163 42	82,353 50	10,000 00
Commerce	124,085 94	128,717 33	106,972 89	61,033 78	51,683 55	16,000 00
Commercial Union Fire	133,096 89	110,888 90	124,937 81	64,784 01	36,104 89	10,000 00
Commonwealth	208,040 85	208,480 85	170,836 56	111,623 83	66,857 02	30,000 00
Continental	4,281,188 76	4,017,449 93	3,876,078 89	2,274,159 68	1,493,454 81	250,235 44
Eagle Fire Company	278,445 90	334,192 04	237,025 68	163,575 03	124,771 01	45,846 00
Eastern	426,469 21	575,659 57	405,859 64	403,891 94	161,767 63	10,000 00
Empire City Fire	140,767 02	120,049 27	130,232 40	52,542 01	55,507 26	12,000 00
Erie Fire	298,016 75	439,009 54	263,561 53	311,879 19	117,130 35	10,000 00
German Alliance	257,558 83	261,853 92	223,238 27	193,321 76	68,532 16	.....
German-American	3,023,256 45	3,188,687 88	2,687,637 16	1,801,900 34	1,086,787 54	300,000 00
Germania Fire	1,360,946 20	1,315,597 26	1,204,572 16	702,631 58	462,965 68	150,000 00
Glens Falls	988,915 31	867,650 41	809,804 57	462,299 91	345,350 50	60,000 00
Globe and Rutgers Fire	344,611 17	524,911 35	289,424 09	361,878 80	139,032 55	24,000 00
Greenwich	1,178,806 50	1,355,011 82	1,116,194 27	797,673 56	537,338 26	20,000 00
Hamilton Fire	133,971 38	163,465 38	123,666 41	103,193 20	51,272 18	9,000 00

TABLE No. VIII—(*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Gross cash receipts.	Gross cash disbursements.	Cash premiums received.	Losses paid.	Expenses paid.	Dividends paid.
Hanover Fire	$1,650,889 93	$1,770,192 22	$1,488,540 67	$1,094,720 37	$575,471 85	$100,000 00
Home	5,028,403 52	4,734,490 88	4,480,074 48	2,620,406 89	1,814,083 99	300,000 00
Indemnity Fire	94,808 84	77,452 99	86,175 72	37,352 33	40,100 66	.....
International	97,750 37	97,559 21	86,834 41	56,565 90	40,993 31	.....
Kings County Fire	66,090 85	64,949 77	43,265 11	28,09639	26,853 38	10,000 00
La Fayette Fire	179,516 95	180,595 96	168,041 16	108,149 53	56,446 43	16,000 00
Liverpool and London and Globe	67,998 81	41,741 60	59,490 57	25,408 04	16,333 56	.....
Magdeburg Fire	103,210 49	145,697 88	95,216 05	106,042 11	39,655 77	.....
Manhattan Fire	379,851 24	530,006 83	357,260 05	290,244 58	227,262 25	12,500 00
Nassau Fire	113,601 42	112,005 86	62,674 85	61,294 50	30,711 36	20,000 00
National Standard	225,397 78	249,209 64	179,860 22	159,185 83	66,023 81	24,000 00
New York Fire	224,247 06	287,411 94	204,441 97	198,143 10	77,268 84	12,000 00
Niagara Fire	1,628,796 79	1,668,303 73	1,540,375 13	999,381 02	618,892 71	50,030 00
North British and Mercantile	12,949 09	50,860 84	3,000 86	47,036 70	3,824 14	.....
North German Fire	26,203 56	14,560 22	20,325 03	3,678 15	10,882 07	.....
Northern	253,703 88	411,669 71	241,388 37	266,221 25	139,448 46	6,000 00
North River	299,765 17	322,543 16	271,968 94	178,274 40	116,398 01	27,870 75
Pacific Fire	427,571 85	482,510 18	400,187 89	276,278 81	186,231 37	20,000 00
Pelican Assurance	53,885 08	28,205 10	48,820 79	9,420 67	18,784 43	.....
Peter Cooper Fire	32,852 67	39,127 02	21,886 67	10,222 28	13,964 74	15,000 00
Phenix	3,174,625 74	3,260,308 27	2,998,159 39	1,859,511 04	1,300,797 23	100,000 00
Queen Insurance Company of America	1,942,494 31	1,977,711 78	1,805,441 05	1,233,370 28	644,344 50	100,000 00
Rochester German	416,157 40	364,289 11	368,944 01	183,090 78	161,198 33	20,000 00
Stuyvesaut	55,557 47	67,190 09	45,893 47	30,167 89	25,022 20	12,000 00
Thuringia-American	197,794 39	151,398 24	146,671 67	62,567 31	88,830 93	.....
Traders' Fire	387,589 39	524,479 46	374,487 01	349,322 28	175,157 18	.....
Union Fire	28,910 55	24,361 08	15,250 29	6,830 96	10,530 12	7,000 00
United States Fire	292,850 41	350,699 41	265,950 99	183,323 70	147,375 71	20,000 00
Victoria Fire	94,426 63	96,893 66	86,171 40	58,764 74	28,128 92	10,000 00
Washington Assurance	216,695 30	260,183 70	206,803 56	188,628 07	71,555 63	.....
Westchester Fire	1,410,180 81	1,391,070 96	1,301,199 51	782,103 48	560,967 48	48,000 00
Williamsburg City Fire	719,915 65	678,417 36	640,365 46	318,760 69	299,978 67	59,678 00
Totals	$36,923,349 77	$37,996,612 71	$33,393,414 20	$22,050,751 20	$13,807,157 02	$2,138,704 49

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Associated Manufacturers' Mutual Fire Ins. Corp.	$106,637 96	$109,723 78	$93,097 21	$81,857 31	$27,866 47	.....
Dutchess County	244,659 38	227,302 96	233,553 06	155,170 12	72,132 84	.....
Glen Cove	29,826 38	23,734 40	24,073 19	13,773 99	9,960 41	.....
Harmonia Mutual Fire	13,565 86	10,335 09	8,693 86	4,850 24	5,484 85	.....
Mutual Fire	17,321 48	12,480 67	8,976 58	4,968 63	7,512 04	.....
Queens and Suffolk	31,414 12	23,019 36	29,828 41	16,541 32	6,478 04	.....
Richmond County	4,504 35	3,693 66	2,548 44	1,142 00	2,551 66	.....
Suffolk County	10,468 70	6,530 27	7,475 97	3,260 51	3,269 76	.....
Totals	$458,398 23	$416,820 19	$408,246 72	$281,564 12	$135,256 07	.....

JOINT-STOCK FIRE AND FIRE MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn.	$4,460,478 86	$4,503,113 86	$3,943,872 56	$2,443,335 18	$1,339,778 68	$720,000 00
Allemannia Fire, Pa.	272,761 13	250,313 97	248,136 10	130,771 19	103,542 78	16,000 00
American, Mass.	237,087 34	260,538 13	213,801 17	132,561 41	109,976 72	18,000 00
American, N. J.	1,152,653 53	760,353 95	1,009,355 73	389,299 59	309,364 36	61,690 00
American Central, Mo.	906,651 86	971,056 89	828,211 57	530,620 19	380,436 70	60,000 00
American Fire, Pa.	1,324,616 03	1,406,440 80	1,203,561 30	857,513 96	508,926 84	40,000 00
Armenia, Pa.	234,093 22	251,978 95	208,928 54	159,296 50	83,062 45	9,620 00
Atlanta Home, Ga.	304,936 49	357,632 36	259,622 20	247,301 30	100,331 06	10,000 00
Boston, Mass.	1,303,363 74	1,421,067 89	1,186,657 33	955,796 63	365,271 26	100,000 00
Capital Fire, N. H.	227,015 64	242,170 16	208,347 68	154,842 01	79,328 15	8,000 00
Citizens', Mo.	106,570 01	223,048 48	83,461 62	19,851 33	53,197 15	150,000 00
Citizens', Pa.	254,988 58	260,507 48	213,763 22	140,635 72	89,871 76	30,000 00
Concordia Fire, Wis.	550,699 24	533,705 12	514,365 32	274,963 18	238,741 94	20,000 00
Connecticut Fire, Conn.	2,010,877 14	1,867,572 89	1,857,854 79	1,061,967 15	705,605 74	100,000 00
Delaware, Pa.	754,078 89	796,195 18	688,871 03	438,403 76	315,618 92	42,172 50
Detroit Fire and Marine, Mich.	277,232 37	278,505 29	207,542 49	141,434 34	87,070 95	50,000 00
Equitable Fire and Marine, R. I.	359,094 46	353,076 77	339,200 42	193,656 61	134,920 16	24,500 00
Fidelity Fire, Md.	304,365 78	294,856 96	295,779 78	107,318 23	187,538 73	.....
Fire Association of Philadelphia, Pa.	2,771,737 62	3,054,569 69	2,510,055 56	1,806,862 43	1,047,707 26	200,000 00
Fireman's Fund, Cal.	1,976,985 26	2,040,853 37	1,808,930 04	1,212,009 39	708,843 98	120,000 00
Fire Ins. Co. of Co. of Philadelphia, Pa.	173,516 60	171,155 58	132,373 39	82,556 78	64,598 80	24,000 00
Firemen's, Md.	441,936 50	407,701 87	337,776 38	198,985 39	135,791 76	72,924 72
Firemen's, N. J.	506,713 56	447,557 30	387,451 57	186,340 84	161,215 10	100,001 36
Franklin Fire, Pa.	614,299 13	638,461 88	485,613 10	304,105 82	251,501 06	79,855 00
German Fire, Pa.	244,099 63	250,445 27	220,420 64	132,446 41	97,998 86	20,000 00
German-American Fire, Md.	76,026 06	61,284 03	52,167 18	24,182 58	25,159 95	11,941 50
German, of Freeport, Ill.	1,579,232 27	1,485,681 61	1,427,048 49	804,201 54	621,480 07	60,000 00
Girard Fire and Marine, Pa.	498,784 32	508,126 63	409,265 28	225,383 79	207,742 84	75,000 00
Grand Rapids Fire, Mich.	253,053 93	288,177 36	228,241 93	189,691 50	86,485 86	12,000 00

TABLE No. VIII—(*Continued*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Gross cash receipts.	Gross cash disbursements.	Cash premiums received.	Losses paid.	Expenses paid.	Dividends paid.
Hartford Fire, Conn	$6,690,955 91	$7,133,005 82	$6,224,178 52	$4,113,095 42	$2,619,910 40	$400,000 00
Home Fire, Md	63,046 04	70,044 06	46,492 53	38,568 86	21,455 20	10,019 00
Home Mutual, Cal	461,434 70	463,013 74	414,084 63	252,936 93	174,076 81	36,000 00
Ins. Co. of North America, Pa	5,896,613 53	6,552,837 49	5,407,611 47	4,396,375 60	1,796,461 89	360,000 00
Ins. Co. of State of Penn., Pa	310,751 98	347,650 54	274,563 15	189,126 54	146,524 00	12,000 00
Lumbermen's, Pa	172,515 44	183,009 52	118,236 85	102,980 75	55,028 77	25,000 00
Mechanics', Pa	243,520 89	287,711 78	202,975 50	167,846 50	99,865 28	20,000 00
Mechanics and Traders', La	209,766 47	222,169 90	189,920 20	143,389 36	78,780 54	.....
Mercantile Fire and Marine, Mass	204,653 02	204,774 40	180,669 85	99,540 12	81,165 23	24,069 00
Merchants', N. J	1,004,656 46	1,117,224 29	927,300 66	661,826 58	415,397 71	40,000 00
Merchants', R. I	234,465 40	285,786 37	211,942 46	168,370 40	105,415 97	12,000 00
Michigan Fire and Marine, Mich	267,214 36	268,837 86	228,482 08	136,518 21	100,319 65	32,000 00
Milwaukee Fire, Wis	176,542 16	215,927 92	143,799 17	143,457 75	72,470 17	.....
Milwaukee Mechanics', Wis	1,045,240 22	1,105,272 30	923,885 56	587,728 15	437,544 15	80,000 00
National Fire, Conn	2,369,286 56	2,368,546 89	2,179,156 98	1,356,497 43	892,049 46	120,000 00
Newark Fire, N. J	151,646 70	172,341 81	121,420 83	82,769 23	64,651 58	24,921 00
New Hampshire Fire, N. H	1,359,427 71	1,285,530 31	1,197,477 31	733,282 30	452,248 01	100,000 00
North American, Mass	183,165 75	173,210 22	163,364 73	96,202 07	65,104 15	11,904 00
Northwestern National, Wis	1,111,772 20	1,012,200 08	946,828 48	501,634 48	432,565 60	78,000 00
Norwalk Fire, Conn	165,805 33	162,759 29	147,002 88	101,208 24	61,551 05	.....
Orient, Conn	1,402,705 25	1,520,124 48	1,300,879 99	969,657 04	500,467 44	50,000 00
Pennsylvania Fire, Pa	1,877,388 13	1,942,141 11	1,648,619 66	1,225,528 70	616,612 41	100,000 00
Phœnix, Conn	2,899,930 55	3,144,499 94	2,678 166 92	1,796,329 27	1,068,170 67	280,000 00
Potomac, D. C	74,550 75	64,363 44	48,861 45	15,382 00	29,381 44	19,590 00
Providence-Washington, R. I	1,452,616 26	1,581,913 91	1,375,683 10	1,074,824 34	457,089 57	50,000 00
Reading Fire, Pa	430,357 72	426,772 66	396,775 58	261,707 43	150,065 23	15,000 00
Reliance, Pa	331,556 75	377,574 01	290,166 68	222,349 02	137,222 99	18,000 00
St. Paul Fire and Marine, Minn	1,910,776 49	2,013,915 31	1,813,674 65	1,330,797 02	633,118 29	50,000 00
Security, Conn	566,526 16	594,398 35	528,141 41	375,293 39	203,104 96	16,000 00
Southern, La	359,860 18	408,227 49	350,328 81	249,156 83	134,996 66	24,074 00
Springfield Fire and Marine, Mass	1,878,860 69	1,926,285 24	1,692,182 14	1,066,240 41	710,044 83	150,000 00
Spring Garden, Pa	425,803 81	694,599 12	362,935 11	386,713 23	275,885 89	32,000 00
Sun, La	479,935 00	475,538 47	439,108 82	257,052 08	168,378 89	50,107 50

Teutonia, La	420,923 26	432,447 29	399,362 85	259,685 59	147,761 70	25 000 00
Traders', Ill	965,328 34	908,924 66	878,433 89	521,719 25	337,205 41	50,000 00
Union, Pa.	280,464 61	328,652 57	259,678 82	190,668 40	125,984 17	12,000 00
United Fire, Md	148,888 59	142,267 38	137,969 68	56,282 70	85,984 68	.....
United Firemen's, Pa	324,328 01	342,114 92	262,185 18	189,902 83	122,212 09	30,000 00
Virginia Fire and Marine, Va	453,709 12	402,966 58	412,493 91	241,679 76	141,362 82	19,924 00
Virginia State, Va	231,840 83	225,246 08	210,418 51	127,969 60	85,276 48	12 000 00
Western, Pa	207,642 89	220,557 40	177,931 96	135,564 21	66,998 19	18,000 00
Totals	$63,624,409 41	$66,191,522 72	$57,413,774 56	$38,574,122 77	$22,947,016 37	$4,643,313 58

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers' Fire, Pa	$415,463 34	$399,203 18	$388,510 30	$242,841 87	$156,361 31	.....

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

Aachen and Munich Fire, Aix-la-Chapelle	$507,133 22	$533,526 72	$481,005 81	$322,919 69	$210,607 03	.....
Alliance Assurance Co., London	193,722 52	123,203 26	163,663 57	50,860 54	73,342 72	.....
Atlas Assurance Co., London	724,266 59	717,425 83	702,984 56	453,120 14	264,305 69	.....
Baloise Fire, Basle	386,911 29	391,825 06	363,045 47	267,643 40	124,181 66	.....
Bav. M'tge and Exch. Bank (F. I. Dep't), Munich	602.435 05	411,003 28	580,697 04	245,693 57	165,309 71	.....
British-America, Toronto	1,148,276 62	1,185,612 28	1,108,394 04	826,776 27	358,836 01	.....
Caledonian, Edinburg	1,214,548 28	1,271,570 34	1,146,361 40	824,628 78	446,941 56	.....
Commercial Union, London	2,451,360 06	2,258,436 68	2,361,597 40	1,447,548 71	810,887 97	.....
Hamburg-Bremen Fire, Hamburg	1,165,713 66	1,101,425 59	1,110,196 05	668,130 99	433,294 60	.....
Helvetia Swiss Fire, St. Gall	450,277 41	419,187 90	423,113 23	265,367 47	153,820 43	.....
Imperial, London	1,207,796 80	1,246,794 36	1,141,313 21	801,124 83	445,669 53	.....
Lancashire, Manchester	1,874,525 16	2,206,797 18	1,799,210 55	1,487,217 65	719,579 53	.....
Law Union and Crown Fire and Life, London	260,256 14	291,195 46	240,156 04	193,299 77	97,895 69	.....
Lion Fire, London	564,316 91	569,222 39	533,119 70	357,798 08	211,424 31	.....
Liverpool and London and Globe, Liverpool	5,047,081 09	5,067,261 79	4,717,490 28	3,402,452 09	1,664,809 70	.....
London Assurance Corporation, London	870,477 51	897,643 10	801,632 98	573,481 59	324,161 51	.....
London and Lancashire Fire, Liverpool	1,727,238 60	1,705,977 34	1,640,526 37	1,054,057 56	651,919 78	.....
Magdeburg Fire, Magdeburg	685,712 37	741,195 28	656,330 54	458,160 85	283,034 43	.....
Manchester Assurance Co., Manchester	1,308,188 70	1,308,157 85	1,253,714 73	850,895 80	457,262 05	.....
Munich Re-Insurance, Munich	471,153 32	259,551 81	455,646 85	99,108 89	160,442 92	.....
Netherlands Fire, The Hague	422,649 97	437,228 58	406,097 99	280,886 96	156,341 62	.....
North British and Mercantile, London	2,469,038 57	2,465,867 69	2,322,457 49	1,665,139 27	800,728 42	.....
Northern, London	1,116,346 16	1,078,299 94	1,031,510 40	664,822 75	413,477 19	.....
Norwich Union Fire, Norwich	1,562,205 36	1,510,471 14	1,484,329 98	942,755 41	567,715 73	.....
Palatine, Manchester	2,413,687 94	2,369,940 62	2,287,631 36	1,550,505 97	819,434 65	.....

TABLE No. VIII—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

COMPANIES.	Gross cash receipts.	Gross cash disbursements.	Cash premiums received.	Losses paid.	Expenses paid.	Dividends paid.
Phœnix, London	$2,269,832 84	$2,170,657 65	$2,173,488 54	$1,491,631 71	$679,022 94	.....
Prussian National, Stettin	485,349 81	477,534 81	446,630 29	295,459 61	182,075 20	.....
Royal, Liverpool	4,227,305 93	4,383,417 15	4,008,029 01	2,948,232 24	1,435,184 91	.....
Royal Exch. Assurance Cor., London	704,106 97	648,958 92	669,483 97	385,771 14	263,187 78	.....
Scottish Union and National, Edinburgh	2,344,786 47	2,548,096 59	2,199,400 22	1,750,116 20	797,980 39	.....
Sun Insurance Office, London	1,502,335 07	1,627,350 02	1,405,683 10	1,057,497 00	569,853 02	....
Svea Fire and Life, Gothenburg	455,296 62	439,412 53	435,124 55	281,345 04	158,067 49	.....
Transatlantic Fire, Hamburg	581,585 37	637,354 50	557,150 89	409,773 78	227,580 72	.....
Union Assurance Society, London	938,556 46	1,223,760 32	890,331 80	826,307 09	397,453 23	....
Western, Toronto	1,702,388 97	1,749,323 90	1,645,898 00	1,206,198 70	543,125 20	.....
Totals	$46,096,903 81	$46,474,687 86	$43,643,450 41	$30,406,732 54	$16,067,955 32	....

NEW YORK STATE MARINE INSURANCE COMPANIES.

American and Foreign	$69,121 37	$36,402 79	$61,436 37	$24,918 06	$3,484 79	$8,000 00
Atlantic Mutual	3,624,210 83	3,061,702 63	2,970,170 35	2,212,606 83	460,614 40	388,481 40
Totals	$3,693,332 20	$3,098,105 42	$3,031,606 72	$2,237,524 83	$464,099 19	$396,481 40

FOREIGN MARINE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.

British and Foreign, Liverpool	$1,515,497 36	$1,082,899 18	$1,461,278 98	$688,877 30	$394,021 88	.....
General Marine, Dresden	14,865 95	18,335 95	14,865 95	15,800 71	2,535 24	.....
Indemnity Mutual, London	313,004 54	840,409 43	299,937 82	773,483 49	66,925 94	.....
London Assurance Corporation, London	406,764 33	325,909 37	388,130 17	245,973 71	79,935 66	....
Mannheim, Mannheim	412,958 82	330,597 66	412,958 82	241,267 88	89,329 78	.....
Reliance Marine, Liverpool	122,145 30	129,963 90	110,032 80	110,622 67	19,341 23	.....
Sea, Liverpool	429,977 48	398,903 74	411,230 58	322,612 22	76,291 52	.....
Standard, Liverpool	360,343 20	291,598 66	328,607 45	266,932 99	24,665 67	....
Switzerland General, Zurich	222,477 29	96,910 82	222,477 29	68,922 42	27,988 40	.....
Thames and Mersey, Liverpool	426,060 40	320,262 45	411,060 40	222,381 34	97,881 11	.....
Union, Liverpool	277,296 36	234,455 04	260,276 20	176,376 17	58,078 87	.....
Totals	$4,501,391 03	$4,070,246 20	$4,320,856 46	$3,133,250 90	$936,995 30	.....

RECAPITULATION.

N. Y. State Joint-Stock F. and F.-M. Ins. Cos.....	$36,923,349 77	$37,996,612 71	$33,393,414 20	$22,050,751 20	$13,807,157 02	$2,138,704 49
N. Y. State Mutual Fire Ins. Cos.....	458,398 23	416,820 19	408,246 72	281,564 12	135,256 07	.....
Joint-Stock F. and F.-M. Ins. Cos. of other States.	63,624,409 41	66,191,522 72	57,413,774 56	38,574,192 77	22,974,016 37	4,643,313 58
Mutual Fire Ins. Cos. of other States.....	415,463 34	399,203 18	388,510 30	242,841 87	156,361 31	.....
Foreign Fire Ins. Cos., U. S. Branches.....	46,096,963 81	46,474,687 86	43,643,450 41	30,406,732 54	16,067,955 32	.....
New York State Marine Ins. Cos.....	3,693,332 20	3,098,105 42	3,031,606 72	2,237,524 83	464,099 19	396,481 40
Foreign Marine Ins. Cos., U. S. Branches.....	4,501,391 03	4,070,246 20	4,320,856 46	3,133,250 90	936,995 30	.....
Aggregate.....	$155,713,247 79	$158,647,198 28	$142,599,859 37	$96,926,858 23	$54,541,840 58	$7,178,499 47

TABLE No. IX.

Showing the BUSINESS *done* IN THE STATE OF NEW YORK *by United States Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies and by United States Branches of Foreign Fire Insurance Companies of other Countries, authorized to transact business in this State, for the year ending December* 31, 1899.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Excess of fire premiums received over fire losses incurred and estimated expenses.	Excess of fire losses incurred and estimated expenses over fire premiums received.	Risks Written.	
			Fire losses incurred.	Estimated expenses at 33⅓ per cent. of receipts.	Total.			Fire.	Marine and Inland.
Agricultural	$270,743 00	$224,994 00	$208,707 00	$90,247 67	$298,954 67	.....	$28,211 67	$41,773,400	.....
Albany	46,229 42	21,601 86	25,060 37	15,409 81	40,470 18	$5,759 24	.....	7,609,536	.....
American Fire	167,133 11	145,424 52	151,603 29	55,711 04	207,314 33	.....	40,181 22	29,634,995	.....
Assurance Co. of America	40,153 99	24,785 58	30,141 87	13,384 66	43,526 53	.....	3,372 54	9,074,481	.....
British-American	76,567 09	73,732 55	78,990 01	25,522 36	104,512 37	.....	27,945,28	16,560,920	.....
Buffalo Commercial	32,970 51	11,840 05	18,399 56	10,990 17	29,389 73	3,580 78	.....	5,431,070	.....
Buffalo German	86,009 12	30,900 26	32,336 32	28,669 71	61,006 03	25,003 09	.....	16,628,447	.....
Caledonian-American	14,935 29	23,205 97	21,702 42	4,978 43	26,680 85	.....	11,745 56	2,953,448	.....
Citizens	152,255 75	142,760 31	161,609 02	50,751 92	212,360 94	.....	60,105 19	31,340,386	.....
Colonial Assurance	132,743 71	119,535 11	113,374 77	44,247 90	157,622 67	.....	24,878 96	15,535,847	$1,390,300
Commerce	36,707 00	19,841 00	19,641 00	12,235 67	31,876 67	4,830 33	.....	5,144,082	.....
Commercial Union Fire	22,239 40	13,650 52	17,733 37	7,413 13	25,146 50	.....	2,907 10	7,230,680	.....
Commonwealth	39,089 69	41,328 58	46,342 05	13,029 90	59,371 95	.....	20,282 26	8,580,486	.....
Continental	637,816 01	516,960 58	510,322 31	212,605 34	722,927 65	.....	85,111 64	103,394,239	.....
Eagle Fire Company	118,697 64	103,957 92	101,680 20	39,565 88	141,246 08	.....	22,548 44	33,448,264	.....
Eastern	35,610 92	48,327 96	59,467 84	11,870 31	71,338 15	.....	35,727 23	13,076,280	.....
Empire City Fire	22,825 34	15,350 97	18,710 26	7,608 45	26,318 71	.....	3,493 37	4,374,012	.....
Erie Fire	103,676 08	55,870 15	47,671 65	34,558 69	82,230 34	21,445 74	.....	16,953,371	.....
German Alliance	72,923 94	85,072 42	83,213 42	24,307 98	107,521 40	.....	34,597 46	12,843,070	.....
German-American	639,196 63	750,788 68	684,613 68	213,065 54	897,679 22	.....	258,482 59	120,635,969	.....
Germania Fire	294,350 34	166,360 21	164,912 82	98,116 78	263,029 60	31,320 74	.....	59,231,245	.....
Glens Falls	186,301 63	109,743 13	115,280 00	62,100 54	177,380 54	8,921 09	.....	25,814,283	.....

Globe and Rutgers Fire	16,419 16	85,632 54	108,752 20	5,473 05	114,225 25	.....	97,806 09	1,743,490	.....
Greenwich	195,755 06	176,589 78	185,139 71	65,251 69	250,391 40	.....	54,636 34	83,379,495	41,975,194
Hamilton Fire	54,085 04	53,328 77	61,284 17	18,028 35	79,312 52	.....	25,227 48	10,704,324	.....
Hanover Fire	333,242 50	277,308 61	290,788 51	111,080 83	401,869 34	.....	68,626 84	58,287,874	.....
Home	728,270 08	848,086 22	936,768 26	242,756 69	1,179,524 95	.....	451,254 87	141,849,473	87,952,779
Indemnity Fire	13,948 89	4,349 11	5,294 10	4,649 63	9,943 73	4,005 16	.....	2,458,841	.....
International	16,897 81	9,345 68	8,931 83	5,632 60	14,564 43	2,333 38	.....	5,125,909	.....
Kings County Fire	19,778 51	11,388 61	14,812 36	6,592 84	21,405 20	.....	1,626 69	4,612,767	.....
La Fayette Fire	39,830 83	28,739 54	31,476 47	13,276 94	44,753 41	.....	4,922 58	7,352,427	.....
Liverpool and London and Globe	22 24	3 79	3 79	7 41	11 20	11 04	.....	.....	.....
Magdeburg Fire	32,155 18	60,657 27	55,068 27	10,718 39	65,786 66	.....	33,631 48	4,013,125	.....
Manhattan Fire	71,035 30	36,485 41	45,180 01	23,678 43	68,858 44	2,176 86	.....	4,421,574	.....
Nassau Fire	38,000 00	14,094 00	16,200 00	12,666 67	28,866 67	9,133 33	.....	7,330,998	.....
National Standard	38,483 15	27,169 54	34,986 79	12,827 72	47,814 51	.....	9,331 86	8,887,562	.....
New York Fire	28,062 70	18,841 78	22,533 60	9,354 23	31,887 83	.....	3,825 13	5,202,813	2,244,250
Niagara Fire	355,969 94	254,890 25	249,974 79	118,656 65	368,631 44	.....	12,661 50	50,457,870	.....
North British and Mercantile	403 09	16,039 33	11,300 95	134 36	11,435 31	.....	11,032 22	60,100	.....
North German	6,909 30	784 15	2,734 22	2,303 10	5,037 32	1,871 98	.....	1,416,644	.....
Northern	39,035 02	32,248 54	38,738 56	13,011 67	51,750 23	.....	12,715 21	6,731,795	.....
North River	89,125 04	57,998 66	74,296 49	29,703 35	104,004 84	.....	14,879 80	26,450,510	.....
Pacific Fire	82,449 58	74,032 14	72,853 29	27,483 19	100,336 48	.....	17,886 90	12,960,171	.....
Pelican Assurance	18,386 24	1,749 36	3,099 36	6,128 75	9,228 11	9,158 13	.....	3,793,704	.....
Peter Cooper Fire	17,754 08	10,222 28	10,426 31	5,918 03	16,344 34	1,409 74	.....	6,911,558	.....
Phenix	303,986 87	248,303 99	232,133 92	101,328 96	333,462 88	.....	29,476 01	75,163,057	.....
Queen Ins. Co. of America	204,993 81	184,460 10	176,369 22	68,331 27	244,700 49	.....	39,706 68	38,099,217	.....
Rochester German	82,268 59	38,813 26	46,569 10	27,422 86	73,991 96	8,276 63	.....	11,031,145	.....
Stuyvesant	51,269 26	30,179 05	42,591 00	17,089 75	59,680 75	.....	8,411 49	10,981,060	.....
Thuringia-American	55,244 29	20,699 07	28,852 25	18,414 76	47,267 01	7,977 28	.....	7,417,069	.....
Traders' Fire	163,136 23	116,520 35	131,412 99	54,378 74	185,791 73	.....	22,655 50	24,937,134	.....
Union Fire	14,648 93	3,473 57	3,473 57	4,882 98	8,356 55	6,292 38	.....	2,290,083	.....
United States Fire	41,215 45	28,622 54	26,416 89	13,738 48	40,155 37	1,060 08	.....	8,882,460	.....
Victoria Fire	16,656 63	8,149 39	12,904 21	5,552 18	18,456 39	.....	1,799 86	2,452,001	.....
Washington Assurance	102,533 95	98,546 33	86,640 92	34,177 98	120,818 90	.....	18,284 95	11,931,470	1,159 956
Westchester Fire	297,573 33	202,669 02	206,715 79	99,191 11	305,906 90	.....	8,333 57	56,824,194	.....
Williamsburgh City Fire	156,705 87	88,667 37	101,704 07	52,235 29	153,939 36	2,766 51	.....	31,804,845	.....
Totals	$6,955,427 46	$5,915,121 73	$6,087,941 20	$2,318,475 82	$8,406,417 02	$157,333 51	$1,608,323 06	$1,823,234,224	$134,722,479

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Asso. Manuf'rs Mut. Fire Ins. Corp.	$12,744 29	$15,210 01	$11,351 99	$4,248 10	$15,600 09	.....	$2,855 80	$1,524,680	.....
Dutchess County	194,554 01	107,610 24	124,676 35	64,851 34	189,527 69	$5,026 32	.....	24,369,067	.....
Glen Cove	24,073 79	13,773 99	13,773 99	8,024 40	21,798 39	2,274 80	.....	9,310,300	.....
Harmonia Mutual Fire	8,753 79	4,850 00	4,850 00	2,917 93	7,767 93	985 86	.....	1,316,745	.....
Mutual Fire	8,407 06	4,968 63	4,968 63	2,802 35	7,770 98	636 08	.....	1,305,615	.....

TABLE No. IX—(*Continued*).

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Excess of fire premiums received over fire losses incurred and estimated expenses.	Excess of fire losses incurred and estimated expenses over fire premiums received.	Risks Written.	
			Fire losses incurred.	Estimated expenses at 33⅓ per cent. of receipts.	Total.			Fire.	Marine and Inland.
Queens and Suffolk	$31,695 49	$18,250 48	$25,207 98	$10,565 16	$35,773 14	.....	$4,077 65	$3,719 335	.....
Richmond County	2,548 44	1,142 00	1,142 00	849 48	1,991 48	$556 96	.....	1,161,718	.....
Suffolk County	7,475 97	3,260 51	3,335 51	2,491 99	5,827 50	1,648 47	.....	3,901,371	.....
Total	$290,252 24	$169,065 86	$189,306 45	$96,750 75	$286,057 20	$11,128 49	$6,933 45	$46,608,831	.....
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.									
Ætna, Connecticut	$556,523 27	$354,218 73	$352,397 15	$185,507 76	$537,904 91	$18,618 36	.....	$85,396,929	$110,733,402
Allemannia Fire, Pennsylvania	42,116 87	30,845 13	26,603 67	14,038 96	40,642 63	1,474 24	.....	4,703,460	.....
American, Massachussetts	13,827 70	5,082 73	10,681 48	4,609 23	15,290 71	.....	$1,463 01	2,374,824	.....
American, New Jersey	79,226 78	43,034 29	47,597 61	26,408 93	74,006 54	5,220 24	.....	18,737,384	.....
American Central, Missouri	78,293 09	76,794 37	76,871 39	26,097 70	102,969 09	.....	24,676 00	9,814,053	.....
American Fire, Pa	167,490 54	156,536 79	170,760 34	55,830 18	226,590 52	.....	59,099 98	21,177,098	.....
Armenia, Pa	7,971 78	11,488 73	10,926 42	2,657 26	13,583 68	.....	5,611 90	675,000	.....
Atlanta Home, Ga	62,703 07	109,565 04	136,485 04	20,901 02	157,386 06	.....	94,682 99	6,404,834	.....
Boston, Mass	77,813 67	59,933 52	61,911 67	25,937 89	87,849 56	....	10,035 89	11,931,945	36,231,119
Capital Fire, N. H.	22,590 67	23,397 95	23,047 70	7,530 22	30,577 92	.....	7,987 25	5,557,433	.....
Citizens, Mo	14,635 80	2,199 14	4,198 57	4,878 60	9,077 17	5,558 63	.....	1,829,652	.....
Citizens, Pa	36,762 98	25,662 45	25,848 20	12,254 33	38,102 53	.....	1,339 55	3,922,653	.....
Concordia Fire, Wis	50,889 82	19,963 34	26,760 68	16,963 27	43,723 95	7,165 87	.....	8,373,145	.....
Connecticut Fire, Conn	169,241 65	106,092 21	112,059 46	56,413 88	168,473 34	768 31	.....	22,424,400	.....
Delaware, Pa	46,507 72	28,887 79	31,173 69	15,502 57	46,676 26	.....	168 54	5,617,210	.....
Detroit Fire and Marine, Mich	11,908 30	2,437 51	3,729 42	3,969 43	7,698 85	4,209 45	.....	3,733,076	197,701
Equitable Fire and Marine, R. I	43,780 02	36,788 84	44,262 84	14,593 34	58,856 18	.....	15,076 16	7,769,010	.....
Fidelity Fire, Md	17,750 85	14,725 59	17,015 33	5,916 95	22,932 28	.....	5,181 43	3,658,974	.....
Fire Ass'n of Phildelphia, Pa	202,212 31	242,989 20	250,228 39	67,404 10	317,632 49	.....	115,420 18	25,519,636	.....
Fireman's Fund, Cal	150,377 72	131,121 26	137,877 31	50,125 91	188,003 22	.....	37,625 50	20,378,569	21,419,779

Fire Ins. Co. of Co. of Phila, Pa.	23,180 25	11,395 96	14,802 27	7,726 75	22,529 02	651 23	.....	3,379,992	.....
Firemen's, Md.....	80,472 41	76,130 92	74,743 56	26,824 14	101,567 70	.....	21,095 29	9,166,065	.....
Firemen's, N. J.....	66,300 83	45,283 81	41,661 07	22,100 28	63,761 35	2,539 48	.....	11,984,645	.....
Franklin Fire, Pa.....	70,042 35	45,322 32	40,819 61	23,347 45	64,167 06	5,875 29	.....	10,069,586	.....
German Fire, Pa.....	35,535 27	19,064 22	15,154 85	11,845 09	26,999 94	8,535 33	.....	2,679,853	.....
German-American Fire, Md.....	13,357 56	11,197 31	10,939 05	4,452 52	15,391 57	.....	2,034 01	2,686,100	.....
German, of Freeport, Ill.....	68,732 54	46,492 53	52,198 99	22,910 85	75,109 84	.....	6,377 30	12,567,689	.....
Girard Fire and Marine, Pa.....	17,987 25	12,638 66	13,189 01	5,995 75	19,184 76	.....	1,197 51	3,612,478	.....
Grand Rapids Fire, Mich.....	19,766 03	19,555 16	17,050 60	6,588 68	23,639 28	.....	3,873 25	3,036,792	.....
Hartford Fire, Conn.....	846,249 78	768,936 36	801,941 73	282,083 26	1,084,024 99	....	237,775 21	114,683,801	.....
Home Fire, Md.....	4,244 46	.....	2,500 00	1,414 82	3,914 82	329 64	.....	641,193	.....
Home Mutual, Cal.....	29,635 20	26,565 03	25,538 25	9,878 40	35,416 65	.....	5,781 45	4,790,686	.....
Ins. Co. of North America, Pa.....	290,269 29	201,929 37	233,092 71	96,756 43	329,849 14	.....	39,579 85	41,858,728	92,138,702
Ins. Co. of State of Penn, Pa.....	27,060 60	29,064 77	30,722 77	9,020 20	39,742 97	.....	12,682 37	5,289,793	.....
Lumbermen's, Pa.....	19,455 00	17,918 69	19,416 72	6,485 00	25,901 72	.....	6,446 72	4,534,299	.....
Mechanics', Pa.....	33,502 82	38,170 08	35,857 56	11,167 61	47,025 17	.....	13,522 35	4,718,700	.....
Mechanics and Traders' La.....	10,970 91	657 43	4,875 88	3,656 97	8,532 85	2,438 06	.....	2,588,950	.....
Mercantile Fire and Marine, Mass...	14,057 91	8,302 74	10,889 18	4,685 97	15,575 15	.....	1,517 24	2,392,624	.....
Merchants', N. J.....	109,799 48	137,677 21	131,810 24	36,599 83	168,410 07	.....	58,610 59	20,554,141	.....
Merchants', R. I.....	41,373 46	43,862 21	48,543 22	13,791 15	62,334 37	.....	20,960 91	5,703,580	.....
Michigan Fire and Marine, Mich....	20,939 32	16,953 51	19,597 17	6,979 77	26,576 94	.....	5,637 62	2,962,013	.....
Milwaukee Fire, Wis.....	10,099 43	1,979 99	4,342 49	3,366 48	7,708 97	2,390 46	.....	1,912,305	.....
Milwaukee Mechanics', Wis.....	50,269 02	27,870 14	33,904 40	16,756 34	50,660 74	.....	391 72	8,642,775	.....
National Fire, Conn.....	249,469 85	195,539 58	201,851 19	83,156 62	285,007 81	.....	35,537 96	41,193,835	.....
Newark Fire, N. J.....	21,994 67	20,221 23	22,704 82	7,331 56	30,036 38	... .	8,041 71	3,931,526	.....
New Hampshire Fire, N. H.....	162,634 89	133,805 89	145,587 09	54,211 63	199,798 72	.....	37,163 83	22,343,880	.....
North American, Mass.....	16,279 51	10,054 36	10,960 82	5,426 50	16,387 32	.....	107 81	4,369,255	.....
Northwestern National, Wis.....	46,317 99	38,239 94	40,045 40	15,439 33	55,484 73	.....	9,166 74	7,404,969	.....
Norwalk Fire, Conn.....	36,634 19	36,652 64	38,933 64	12,211 40	51,145 04	.....	14,510 85	7,954,509	.....
Orient, Conn.....	154,834 82	114,652 03	125,477 37	51,611 61	177,088 98	.....	22,254 16	26,169,667	920,660
Pennsylvania Fire, Pa.....	226,994 12	244,339 42	235,437 50	75,664 71	311,102 21	.....	84,108 09	50,790,796	.....
Phœnix, Conn.....	269,974 93	233,891 29	233,231 05	89,991 64	323,222 69	.....	53,247 76	29,523,944	.....
Providence Washington, R. I.....	126,543 95	109,210 70	111,696 69	42,181 32	153,878 01	.....	27,334 06	20,684,605	98,321,143
Reading Fire, Pa.....	84,432 68	84,635 29	84,972 01	28,144 23	113,116 24	.....	28,683 56	9,723,036	.....
Reliance, Pa.....	41,366 01	53,685 91	45,543 25	13,788 67	59,331 92	.....	17,965 91	8,850,870	.....
St. Paul Fire and Marine, Minn	101,603 28	65,231 96	67,350 40	33,867 76	101,218 16	385 12	.....	15,696,599	63,091,089
Security, Conn.....	73,665 69	55,205 39	58,020 29	24,555 23	82,575 52	.....	8,909 83	10,736,328	3,977,289
Southern, La.....	9,250 86	7,081 14	7,424 19	3,083 62	10,507 81	.....	1,256 95	1,799,252	.....
Springfield Fire and Marine, Mass...	202,284 71	190,941 96	171,309 73	67,428 24	238,737 97	.....	36,453 26	28,856,761	.....
Spring Garden, Pa.....	127,665 53	100,762 78	103,220 43	42,555 18	145,775 61	.....	18,110 08	40,134,600	.....
Teutonia, La.....	27,670 23	17,357 57	19,157 57	9,223 41	28,380 98	.....	710 75	5,373,322	.....
Traders', Ill.....	55,416 83	16,148 38	27,439 15	18,472 28	45,911 43	9,505 40	.....	7,444,641	.....
Union, Pa.....	31,396 25	33,998 31	31,529 35	10,465 42	41,994 77	.....	10,598 52	5,858,351	.....

TABLE No. IX—(*Concluded*).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Excess of fire premiums received over fire losses incurred and estimated expenses.	Excess of fire losses incurred and estimated expenses over fire premiums received.	Risks Written.	
			Fire losses incurred.	Estimated expenses at 33⅓ per cent. of receipts.	Total.			Fire.	Marine and Inland.
United Fire, Md	$17,078 64	$24,333 67	$36,542 22	$5,692 88	$42,235 10	.....	$25,156 46	$2,913,726	.....
United Firemen's, Pa	47,167 38	49,851 33	48,313 22	15,722 46	64,035 68	.....	16,868 30	8,038,826	.....
Virginia Fire and Marine, Va	11,015 96	13,998 97	21,173 97	3,671 99	24,845 96	.....	13,830 00	2,097,834	.....
Virginia State, Va	11,210 57	8,637 42	13,275 42	3,736 86	17,012 28	.....	5,801 71	1,948,988	.....
Western, Pa	39,678 63	42,652 28	55,413 45	13,226 21	68,639 66	.....	28,961 03	6,281,124	.....
Totals	$5,948,507 95	$4,989,862 97	$5,210,637 91	$1,982,835 98	$7,193,473 89	$75,665 11	$1,320,631 05	$920,581,712	$427,030,884
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.									
Farmers' Fire, Pa	$63,280 25	$40,536 55	$45,780 19	$21,093 42	$66,873 61	.....	$3,593 36	$6,178,429	.....
FOREIGN FIRE INSURANCE COMPANIES OF OTHER COUNTRIES—UNITED STATES BRANCHES.									
Aachen & Munich F., Aix-la-Chp'lle	$4,973 11	$365 72	$3,865 72	$1,657 70	$5,523 42	.....	$550 31	$743,023	.....
Alliance Assurance, London	14,203 12	6 243 21	3,232 41	4,734 37	7,966 78	$6,236 34	....	2,777,162	.....
Atlas Assurance, London	90,644 85	81,740 81	103,401 40	30,214 95	133,616 35	.....	42,971 50	14,311,179	.....
Baloise Fire, Basle	93,802 66	45,760 56	58,355 72	31,267 55	89,623 27	4,179 39	.....	11,053,038	.....
Bav. Mtge. & Ex. Bk. (F. I. Dpt.), Mun.	58,800 91	24,703 61	40,359 48	19,600 30	59,959 78	.....	1,158 87	7,600,261	.....
British-America, Toronto	168,857 63	181,298 90	197,340 78	56,285 88	253,626 66	....	84,769 03	19,637,852	$2,861,078
Caledonian, Edinburgh	188,371 69	177,487 29	186,823 68	62,790 56	249,614 24	.....	61,242 55	29,617,695	.....
Commercial Union, London	372,438 09	352,643 34	358,221 27	124,146 03	482,367 30	.....	109,929 21	75,197,252	.....
Hamburg-Bremen Fire, Hamburg	123,350 22	93,456 71	99,626 71	41,116 74	140,743 45	.....	17,393 23	20,603,649	.....
Helvetia Swiss Fire, St. Gall	93,625 56	60,218 83	98,552 21	31,208 52	129,760 73	.....	36,135 17	13,160,253	.....
Imperial, London	166,464 26	181,422 23	196,819 93	55,488 09	252,308 02	.....	85,843 76	22,229,151	.....
Lancashire, Manchester	284,301 09	343,059 93	348,587 17	94,767 03	443,354 20	.....	159,053 11	38,977,700	.....
Law Union & Crown F. & L., London	56,894 75	77,583 70	90,766 34	18,964 92	109,731 26	.....	52,836 51	8,168,306	.....
Lion Fire, London	56,841 90	54,821 77	48,567 96	18,947 30	67,515 26	.....	10,673 36	10,717,340	.....
Liverpool & London & Globe, L'pool	852,647 39	927,387 97	872,086 97	284,215 80	1,156,302 77	.....	303,655 38	157,333,079	.....

London Assurance Corp., London...	152,820 60	135,438 31	123,360 31	50,940 20	174,300 51	.....	21,479 91	30,831,875	.....
London & Lancashire Fire, Li'erpool	266,229 53	321,506 96	299,682 96	88,748 18	388,426 14	.....	122,196 61	71,008,015	.....
Magdeburg Fire, Magdeburg.....	4,228 38	.....	50 00	1,409 46	1,459 46	2,768 92	.....	881,950	.....
Manchester Assurance, Manchester.	154,606 31	169,090 00	166,798 05	51,535 44	218,333 49	.....	63,727 18	25,323,417	.....
Munich Re-Insurance, Munich.....	59,208 58	13,155 84	17,977 84	19,736 19	37,714 03	21,494 55	.....	9,276,755	.....
Netherlands Fire, The Hague.....	69,442 07	37,134 42	46,699 61	23,147 36	69,846 97	.....	404 90	8,727,516	.....
North British & Mercantile, London.	324,118 64	376,840 67	374,796 89	108,039 55	482,836 44	.....	158,717,80	84,881,488	.....
Northern, London.....	149,909 09	171,408 41	176,577 43	49,969 70	226,547 13	.....	76,638 04	32,458,699	.....
Norwich Union Fire, Norwich.....	187,198 68	155,610 42	138,057 15	62,399 56	200,456 71	.....	13,258 93	38,878,102	.....
Palatine, Manchester.....	294,002 73	276,103 96	279,585 96	98,000 91	377,586 87	.....	83,584 14	42,123,066	.....
Phœnix, London.....	196,788 86	262,148 68	250,647 00	65,596 29	316,243 29	.....	119,454 43	49,066,548	.....
Royal, Liverpool.....	741,724 93	714,213 92	663,554 92	247,241 64	910,796 56	.....	169,071 63	159,543,531	.....
Royal Exch. Assurance Cor., London	71,192 58	59,965 97	85,638 97	23,730 86	109,369 83	.....	38,177 25	17,927,240	.....
Scottish Union and Nat'l, Edinburgh	242,312 90	310,892 83	304,831 96	80,770 97	385,602 93	.....	143,290 03	58,169,116	.....
Sun Insurance Office, London.....	261,170 92	328,736 03	251,680 65	87,056 97	338,737 62	.....	77,566 70	41,172,674	.....
Svea Fire and Life, Gothenburg	41,079 21	22,613 70	35,047 64	13,693 07	48,740 71	.....	7,661 50	44,140,006	.....
Transatlantic Fire, Hamburg.....	42,483 56	62,389 12	73,000 00	14,161 19	87,161 19	.....	44,677 63	5,661,764	.....
Union Assurance Society, London...	160,455 73	283,578 44	315,586 48	53,485 24	369,071 72	.....	208,615 99	24,553,631	.....
Western, Toronto..	161,067 36	202,396 27	202,091 52	53,689 12	255,780 64	.....	94,713 28	23,861,833	19,118,619
Totals.....	$6,206,257 89	$6,511,418 53	$6,512,273 09	$2,068,752 63	$8,581,025 72	$34,679 20	$2,409,447 04	$1,195,614,166	$21,979,697

RECAPITULATION.

N. Y. State Joint-Stock F. & F.-M. Ins. Cos.....	$6,955,427 46	$5,915,121 73	$6,087,941 20	$2,318,475 82	$8,406,417 02	$157,333 51	$1,608,323 06	$1,323,234,224	$134,722,479
N. Y. State Mutual Fire Ins. Cos.....	290,252 24	169,065 86	189,306 45	96,750 75	286,057 20	11,128 49	6,933 45	46,608,831	.....
Joint-Stock F. & F.-M. Ins. Cos. of other States.....	5,948,507 95	4,989,862 97	5,210,637 91	1,982,835 98	7,193,473 89	75,665 11	1,320,631 05	920,581,712	427,030,884
Mutual Fire Ins. Cos. of other States	63,280 25	40,536 55	45,780 19	21,093 42	66,873 61	.....	3,593 36	6,178,429	.....
Foreign Fire Ins. Cos., U. S. Branches	6,206,257 89	6,511,418 53	6,512,273 09	2,068,752 63	8,581,025 72	34,679 20	2,409,447 04	1,195,614,166	21,979,697
Aggregate.....	$19,463,725 79	$17,626,005 64	$18,045,938 84	$6,487,908 60	$24,533,847 44	$278,806 31	$5,348,927 96	$3,492,217,362	$583,733,060

TABLE No. X.

Showing name, location and names of officers of each FIRE, FIRE-MARINE *and* MARINE *Insurance Company authorized to transact business in this State.*

COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	December 20, 1899	Weed and Kennedy	Managers.
Ætna	Hartford, Conn	January 1, 1850	William B. Clark	William H. King.
Agricultural	Watertown, N. Y.	February 17, 1853	A. H. Sawyer	W. H. Stevens.
Albany	Albany, N. Y.	March 8, 1811	J. Howard King	Charles H. Hahn.
Allemannia Fire	Pittsburg, Pa.	October 5, 1892	William Steinmeyer	G. W. Hammer.
Alliance Assurance, London, England	London, England	July 9, 1897	Weed & Kennedy	Managers.
American	Boston, Mass	February 21, 1851	Francis Peabody	Henry S. Bean.
American	Newark, N. J.	December 23, 1872	E. O. Doremus	J. H. Worden.
American Central	St. Louis, Mo.	September 9, 1876	George T. Cram	John H Adams.
American Fire	42 Cedar street, New York	April 30, 1857	Geo. S. A. Young	Walter S. Alley.
American Fire	Philadelphia, Pa.	January 1, 1850	T. H. Montgomery	Richard Maris.
American and Foreign Marine	Cotton Exchange, New York	February 9, 1897	L. Allyn Wight	John E. Hoffman.
Armenia	Pittsburg, Pa.	February 17, 1886	Albert Pitcairn	W. D. McGill.
Associated Manufacturers' Mut. Fire	195 Montague street, Brooklyn	January 20, 1896	James T. Holie	W. D. Jenckes.
Assurance Company of America	27 Pine street, New York	February 25. 1897	R. C. Rathbone	R. B. Rathbone.
Atlanta Home	Atlanta, Ga	May —, 1882	Robert J. Lowry	Joel Hurt.
Atlantic Mutual	51 Wall street, New York	April 11, 1842	A. A. Raven	Joseph H. Chapman.
Atlas Assurance	London, England	November 8, 1895	J. M. Newburger	Manager.
Baloise Fire	Basle, Switzerland	July 1, 1897	Weed & Kennedy	Managers.
Bavarian Mtg. & Ex. Bk. (Fire Ins Dept.)	Munich, Bavaria	August 25, 1898	Albert Willcox	Manager.
Boston	Boston, Mass	March 2, 1874	R. B. Fuller	Thomas H. Lord.
British-America	Toronto, Ont	July 17, 1874	George A. Cox	P. H. Sims.
British-American	49 Cedar street, New York	February 10, 1898	Silas P. Wood	Joseph M. Biggert.
British and Foreign Marine	Liverpool, England	August 7, 1876	L. Allyn Wight	Attorney.
Buffalo Commercial	Buffalo, N. Y.	April 15, 1896	John G. Wickser	George H. Hofheins.
Buffalo German	Buffalo, N. Y.	February 15, 1887	Oliver J. Eggert	Charles A. Georger.
Caledonian	Edinburgh, Scotland	October 20, 1890	Charles H. Post	Manager.
Caledonian-American	27 Pine street, New York	March 24, 1898	Charles H. Post	N. A. McNiel.
Capital Fire	Concord, N. H.	January 4, 1893	Lyman Jackman	Charles L. Jackman.
Church Insurance Association	Rochester, N. Y.	April 6, 1891	D. W. Wright	G. M. W. Bills.

Citizens'	St. Louis, Mo	February 13, 1885	Sol. E. Waggoner	John H. Carr.
Citizens'	156 Broadway, New York	April 28, 1886	Edward A. Walton	Frank M. Parker.
Citizens'	Pittsburg, Pa	March 20, 1882	J. R. Snively	Howard Welch.
Colonial Assurance	45 Cedar street, New York	July 16, 1896	Leo H. Wise	E. E. Hall.
Commerce	Albany, N. Y	May 31, 1859	G. A. Van Allen	E. Darwin Jenison.
Commercial Union	London, England	January 13, 1871	Alex. H. Wray	Manager.
Commercial Union Fire	58 William street, New York	March 27, 1891	Alex. H. Wray	C. J. Holman.
Commonwealth	68 William street, New York	September 2, 1886	Charles S. Bartow	E. J. Perrin, pro tem.
Concordia Fire	Milwaukee, Wis	March 7, 1870	Geo. Brumder	Frank Damkoehler.
Connecticut	Hartford, Conn	January 17, 1872	J. D. Browne	Charles R Burt.
Continental	46 Cedar street, New York	January 6, 1853	E. C. Moore	Edward Lanning.
Delaware	Philadelphia, Pa	December 30, 1885	Tatnall Paulding	Henry Lylburn.
Detroit Fire and Marine	Detroit, Mich	April 1, 1889	Wm. A. Moore	A. H. McDonell.
Dutchess County Mutual	Poughkeepsie, N. Y	April 12, 1886	Lewis H. Vail	Jesse J. Graham.
Eagle Fire Company	71 Wall street, New York	April 4, 1806	Alexander J. Clinton	T. J. Gaines.
Eastern	52 William street, New York	March 24, 1896	Vernon C. Brown	James Marshall.
Empire City Fire	50 Wall street, New York	October 3, 1850	Lindley Murray, Jr	D. J. Burtis.
Equitable Fire and Marine	Providence, R. I	September 22, 1860	Fred. W. Arnold	James E. Tillinghast.
Erie Fire	Buffalo, N. Y	March 14, 1874	Joseph M. Kertz	J. C. Bertrand.
Farmers' Fire	York, Pa	August 30, 1873	W. H. Miller	David Strickler.
Fidelity Fire	Baltimore, Md	April 27, 1899	J. W. Middendorf	Jas. H. Stone.
Fire Association	Philadelphia, Pa	November 18, 1872	E. C. Irvin	B. T. Herkness.
Fireman's Fund	San Francisco, Cal	January 2, 1869	Wm. J. Dutton	B. Faymonville.
Fire Ins. Co. of County of Philadelphia	Philadelphia, Pa	May 31, 1881	Charles R. Peck	E. A. Law.
Firemen's	Baltimore, Md	December —, 1825	F. E. S. Wolfe	H. L. Riall.
Firemen's	Newark, N. J	November 4, 1871	D. H. Dunham	A. H. Hassinger.
Franklin Fire	Philadelphia, Pa	January 1, 1850	James W McAllister	Ezra T. Cresson.
General Marine	Dresden, Saxony	October 30, 1869	J. Bertschmann	Attorney.
German of Freeport	Freeport, Ill	April 20, 1898	C. O. Collmann	William Trembor.
German Alliance	Cor. Liberty and Nassau sts., N. Y.	February 10, 1897	Adolph A. Strohn	Chas. G. Smith.
German-American	Cor. Liberty and Nassau sts., N. Y.	March 6, 1872	William N. Kremer	Chas. G. Smith.
German-American Fire	Baltimore, Md	June 10, 1880	Martin Meyerdirck	Hermann Knollenberg.
German Fire	Pittsburg, Pa	March 26, 1881	A. E. Succop	A. H. Eckert.
Germania Fire	62 William street, New York	March 2, 1859	Hugo Schumann	Charles Ruykhaver.
Girard Fire and Marine	Philadelphia, Pa	April 30, 1869	Alfred S. Gillett	Edwin F. Merrill.
Glen Cove Mutual	Glen Cove, N. Y	March 29, 1837	Samuel M Titus	Geo. W. Cocks.
Glens Falls	Glens Falls, N. Y	May 24, 1850	J. L. Cunningham	R. A. Little.
Globe and Rutgers Fire	80 William street, New York	February 7, 1899	E. C. Jameson	Lyman Candee.
Grand Rapids	Grand Rapids, Mich	March 25, 1887	J. W. Champlin	W. F. McBain.
Greenwich	161 Broadway, New York	May 5, 1884	Mason A. Stone	Walter B. Ward.
Hamburg-Bremen	Hamburg, Germany	May 3, 1873	F. O Affeld	Manager.
Hamilton Fire	155 Broadway, New York	May 22, 1852	D. D. Whitney	D. D. Leeds.

TABLE No. X—(*Continued*).

COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Hanover Fire	34 Pine street, New York	April 15, 1852	I Remsen Lane	Charles A. Shaw.
Harmonia Mutual	Buffalo, N. Y.	July 27, 1892	Charles G. Pankow	John G. Klein.
Hartford Fire	Hartford, Conn	January 1, 1850	George L. Chase	P. C. Royce.
Helvetia Swiss Fire	St. Gall, Switzerland	July 3, 1896	Weed & Kennedy	Managers.
Home	119 Broadway, New York	April 13, 1853	Daniel A. Heald	Thomas B. Greene.
Home Fire	Baltimore, Md	November 1, 1899	G. Harlan Williams	Howard T. Williams.
Home Mutual	San Francisco, Cal	April 19, 1884	Wm. J. Dutton	Stephen D. Ives.
Imperial	London, England	May 21, 1868	J. J. Courtney	General Attorney.
Indemnity Fire	56 Pine street, New York	September 14, 1898	J. M. Hare	J. H. Burger.
Indemnity Mutual	London, England	September 9, 1880	Higgins & Cox	Managers.
Insurance Co. of North America	Philadelphia, Pa	January 1, 1850	Charles Platt	Greville E. Fryer.
Insurance Co. of State of Pa	Philadelphia, Pa	July 1, 1865	George G. Crowell	A. B. Earle.
International	62 William street, New York	February 10, 1898	Hugo Schumann	Gustav Kehr.
Kings County Fire	97 Broadway, Brooklyn, N. Y	October 21, 1858	Frank Lock	E. S. Terhune.
Lafayette Fire	41 Pine street, New York	February 9, 1897	A. W. Adams	E. H. Betts.
Lancashire	Manchester, England	June 4, 1872	E. Litchfield	Manager.
Law Union and Crown Fire and Life	London, England	June 25, 1897	Hall & Henshaw	Managers.
Lion Fire	London, England	November 2, 1880	Jas. H. Brewster	Manager.
Liverpool and London and Globe	45 William street, New York	February 5, 1897	Henry W. Eaton	George W. Hoyt.
Liverpool and London and Globe	Liverpool, England	January —, 1850	Henry W. Eaton	Manager.
London Assurance Corporation	London, England	June 17, 1872	Charles L. Case	Manager.
London Assur. Corporation, Marine	London, England	April 24, 1889	Percy Chubb	Attorney.
London and Lancashire	Liverpool, England	June 7, 1879	A. G. McIlwaine, Jr	Manager.
Lumbermen's	Philadelphia, Pa	May 23, 1892	Lewis Davis	Oliver H. Hill.
Magdeburg Fire	Magdeburg, Germany	December 15, 1899	Paul E. Rasor	Manager.
Magdeburg Fire	71 William street, New York	November 6, 1897	Emil F. Miethke	Ad. Dohmeyer.
Manchester Fire	Manchester, England	November 22, 1890	George S. A. Young	Manager.
Manhattan Fire	45 Cedar street, New York	February 1, 1869	Daniel Myers	J. W. Durbrow.
Mannheim	Mannheim, Germany	February 14, 1887	Franz Herrmann	Manager.
Mechanics'	Philadelphia, Pa	September 1, 1882	Simon J. Martin	John A. Synder.
Mechanics' and Traders'	New Orleans, La	April 24, 1899	E. G. Richards	R. L. Emery.
Mercantile Fire and Marine	Boston, Mass	April 25, 1872	George R. Rogers	James Simpson.
Merchants'	Newark, N. J	November 14, 1871	G. Lee Stout	William H. Guerin.
Merchants'	Providence, R. I	March 7, 1854	Robert W. Burbank	Arthur S. Burrington.
Michigan Fire and Marine	Detroit, Mich	August 1, 1882	D. Whitney, Jr	F. H. Whitney.

Milwaukee Fire	Milwaukee, Wis	May	5, 1898	Wm. L. Jones	H. A. Nolte.
Milwaukee Mechanics'	Milwaukee, Wis	May	22, 1884	Wm. L. Jones	G. W. Grossenback.
Moscow Fire	Moscow, Russia	December	29, 1899	J. R. Redfield	Manager.
Munich Re-Insurance	Munich, Bavaria	October	19, 1898	Carl Schreiner	Manager.
Mutual Fire	Albany, N. Y.	May	3, 1836	John F. Rathbone	Henry S. Foster.
Nassau Fire	30 Court street, Brooklyn, N. Y.	February	3, 1852	William T. Lane	Thomas M. Harris.
National Fire	Hartford, Conn	January	2, 1872	James Nichols	E. G. Richards.
National Standard	27 Pine street, New York	February	14, 1896	E. C. Converse	R. Bleecker Rathbone.
Netherlands Fire	The Hague, Holland	December	29, 1898	Weed & Kennedy	Managers.
Newark Fire	Newark, N. J	May	8, 1873	John J. Henry	Edward E. Horschel.
New Hampshire Fire	Manchester, N. H	July	5, 1873	U. C. Crosby	F. W. Sargeant.
New York Fire	72 Wall street, New York	April	18, 1832	Augustus Colson	Charles A. Hull.
Niagara Fire	135 Broadway, New York	July	31, 1850	Harold Herrick	George W. Dewey.
North American	Boston, Mass	January	29, 1873	E. E. Patridge	Charles E. Macullar.
North British and Mercantile	London and Edinburgh	August	16, 1866	E. G. Richards	Manager.
North British and Mercantile	54 William street, New York	August	4, 1897	West Pollock	Vice-President.
North German Fire	29 Liberty street, New York	May	17, 1899	C. Perger	E. Harbers.
Northern	28 Pine street, New York	October	20, 1897	L. N. Lovell	James Marshall.
Northern Assurance	London, England	January	1, 1876	George W. Babb	Manager.
North River	46 Cedar street, New York	February	6, 1822	William E. Hutchins	Frederick H. Crum.
Northwestern National	Milwaukee, Wis	September	28, 1872	Alfred James	A. F. James.
Norwalk Fire	Norwalk, Conn	December	23, 1895	A. G. McIlwaine, Jr	F. E. Shaw.
Norwich Union	Norwich, England	March	20, 1879	J. M. Hare	Manager.
Orient	Hartford, Conn	January	3, 1872	Charles B. Whiting	J. U. Taintor.
Pacific Fire	32 Pine street, New York	April	29, 1851	Frank T. Stinson	George Jeremiah.
Palatine	Manchester, England	December	17, 1892	William Wood	Manager.
Pelican Assurance	37 Liberty street, New York	March	7, 1899	A. D. Irving	L. P. Bayard.
Pennsylvania Fire	Philadelphia, Pa	October	18, 1867	R. Dale Benson	W. Gardner Crowell.
Peter Cooper Fire	Third av. and Ninth st., New York.	April	7, 1853	Mortimer J. Ennis	Clarence E. Roselle.
Phenix	16 Court street, Brooklyn, N. Y.	September	10, 1853	George P. Sheldon	W. A. Wright.
Phœnix Assurance	London, England	August	30, 1879	Alexander D Irving	Manager.
Phœnix	Hartford, Conn	September	4, 1854	D. W. C. Skilton	Edward Milligan.
Potomac	Washington, D. C	December	28, 1899	John T. Arms	E. N. Waters.
Providence-Washington	Providence, R. I	June	7, 1872	John H. DeWolf	E. L. Watson.
Prussian National	Stettin, Germany	December	30, 1899	Theo W. Letton	Manager.
Queen Insurance Co. of America	43 Cedar street, New York	September	11, 1891	James A. MacDonald	George W. Burchell.
Queens and Suffolk Mutual	Yaphank, L. I	January	14, 1895	William G. Miller	Roswell Davis.
Reading Fire	Reading, Pa	March	24, 1884	W. A. Tipping	Thomas A. Scotland.
Reliance	Philadelphia, Pa	March	31, 1885	William Chubb	Charles J. Wister, Jr.
Reliance Marine	London, England	February	15, 1890	L. Allyn Wight	Attorney.
Richmond County Mutual	Richmond, N. Y	April	22, 1836	Richard C. Moore	C. Metcalfe.
Rochester German	Rochester, N. Y	February	16, 1872	Frederick Cook	H. F. Atwood.

TABLE No. X—(*Concluded*).

COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Royal	Liverpool, England	July 10, 1851	Edward F Beddall	Manager.
Royal Exchange Assurance	London, England	October 8, 1896	Robert Dickson	Manager.
St. Paul Fire and Marine	St. Paul, Minn	January 30, 1872	C H. Bigelow	A. W. Perry.
Salamandra	St. Petersburg, Russia	December 30, 1899	Albert Willcox & Co	Managers.
Scottish Union and National	Edinburgh, Scotland	November 4, 1880	James H. Brewster	Asst. Manager.
Sea	Liverpool, England	September 8, 1876	Percy Chubb	Attorney.
Security	New Haven, Conn	September 21, 1874	Charles S. Leete	Herbert Mason.
Southern	New Orleans, La	October —, 1882	Ernest Miltenberger	Scott McGehee.
Springfield Fire and Marine	Springfield, Mass	August 13, 1851	A. W. Damon	Sanford J. Hall.
Spring Garden	Philadelphia, Pa	March 7, 1883	Charles Roberts	Clarence E. Porter.
Standard Marine	Liverpool, England	August 14, 1888	Higgins & Cox	Managers.
Stuyvesant	157 Broadway, New York	January 28, 1851	C. A. Garthwaite	A. E. Miller.
Suffolk County Mutual	Southold, N. Y	April 30, 1836	Jonathan B. Terry	S. F. Overton.
Sun Insurance Office	London, England	August 1, 1882	J. J. Guile	Manager.
Sun	New Orleans, La	June 3, 1886	Charles Janvier	Fergus G. Lee.
Svea Fire and Life	Gothenburg, Sweden	December 30, 1897	Weed & Kennedy	Managers.
Switzerland General	Zurich, Switzerland	June 7, 1872	Jacob Bertschmann	Attorney.
Teutonia	New Orleans, La	April 12, 1871	Albert P. Noll	George Meyer.
Thames and Mersey Marine	Liverpool, England	October 9, 1880	H. K. Fowler	Manager.
Thuringia-American Fire	43 Cedar street, New York.	June 24, 1898	Max Ludewig	John M. Smith.
Traders'	Chicago, Ill	August 31, 1872	E. Buckingham	R. J. Smith.
Traders' Fire	33 Liberty street, New York	February 2, 1898	Wm. A. Halsey	Theodore Sutro.
Transatlantic Fire	Hamburg, Germany	September 13, 1877	Adolph Loeb	Manager.
Union	Philadelphia, Pa	September 6, 1877	C. S. Hollinshead	E. R. Dannels.
Union Assurance Society	London, England	February 26, 1891	Hall & Henshaw	Managers.
Union Fire	Buffalo, N. Y	June 16, 1874	George Sandrock	Alexander Martin.
Union Marine	Liverpool, England	October 14, 1889	Jones & Whitlock	Attorneys
United Fire	Baltimore, Md	May 1, 1899	H. Crawford Black	M. Lewin Hewes.
United Firemen's	Philadelphia, Pa	April 28, 1879	Robert B. Heath	Dennis J. Sweeney.
United States Fire	46 Pine street, New York	March 31, 1824	W. Wilson Underhill	S. M. Craft.
Victoria Fire	35 Pine street, New York	June 24, 1896	Henry H. Hall	Edward K. Beddall.
Virginia Fire and Marine	Richmond, Va	March —, 1832	William H. Palmer	W. H. McCarthy.
Virginia State	Richmond, Va	February 23, 1898	N. V. Randolph	Robert Lecky, Jr.

Washington Assurance	45 Cedar street, New York	January	12, 1898	Stephen S. Palmer	Edward E. Hall.
Westchester Fire	66 Wall street, New York	March	14, 1837	G. R. Crawford	M. O. Brown.
Western	Pittsburg, Pa	June	10, 1884	John B. Jackson	George S. Graham.
Western Assurance	Toronto, Ontario	October	14, 1874	J. J. Kenny	Manager.
Williamsburg City Fire	15 Broadway, Brooklyn, N. Y.	March	22, 1853	Marshall S. Driggs	F. H. Way.

The companies authorized, as shown in the preceding table, are classified as follows:

	Fire and Fire-Marine.	Marine.	Total.
New York Joint-Stock	57	1	58
Other States' Joint-Stock	70	.....	70
New York Mutual	8	1	9
Other States' Mutual	1	.....	1
Foreign Fire Joint-Stock	37	11	48
Totals	173	13	186

New York State Joint-Stock Fire Insurance Companies.

Abstracts Compiled from the Annual Statements of the Joint-Stock Fire Insurance Companies of the State of New York, Showing Their Condition on the 31st Day of December, 1899.

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN.

[Organized and commenced business February 17, 1853, as a mutual insurance company; changed to a joint-stock company January 10, 1863.]

A. H. SAWYER, President. W. H. STEVENS, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$314,375 00
Loans on bond and mortgage (first liens)	758,607 17
Loans on bond and mortgage upon which more than one year's interest is due (of which $4,256.42 is in process of foreclosure)	90,725 55
Interest due and unpaid on bond and mortgage loans	7,589 82
Interest accrued thereon	16,180 16

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of Richmond, Va., bonds	$27,000 00	93	$25,110 00	
Batopilas Mining Co. bonds	200 00	100	200 00	
Elwood Silk Mfg. Co. bonds	1,000 00	100	1,000 00	
Jefferson Power Co. bonds	40,000 00	105	42,000 00	
United States registered bonds	60,000 00	113½	68,100 00	
Brownville Paper Co. bonds	4,000 00	100	4,000 00	
State of Georgia registered bonds	15,000 00	118	17,700 00	
Union Pacific R. R. bonds	2,000 00	104	2,080 00	
Lehigh & Hudson River Ry. bonds	5,000 00	102	5,100 00	
St. Regis Paper Co. bonds	35,000 00	100	35,000 00	
Consolidated Water Co. of Utica, N. Y., bonds	10,000 00	105	10,500 00	
N. Y. C. & H. R. R. R. stock	20,000 00	132½	26,500 00	
Western Union Telegraph stock	108,500 00	85¾	93,038 75	
Watertown National Bank stock	10,500 00	205	21,525 00	
National Union Bank stock	21,360 00	168¾	36,045 00	
Jefferson Co. National Bank stock	1,760 00	250	4,400 00	
National Bank and Loan Co. stk.	10,000 00	120	12,000 00	
Excelsior Carriage Co. stock	2,500 00	100	2,500 00	
Chic., Mil. & St. Paul Ry. stock	30,000 00	118	35,400 00	
Adams & Duford Co. stock	5,000 00	100	5,000 00	
Union Bldg. & Loan Co. stock	10,000 00	100	10,000 00	
Cleveland Savings and Loan Co. stock	5,000 00	100	5,000 00	
Union Pacific R. R. pref. stock	1,000 00	74¾	747 50	
International Paper Co. pref. stk.	50,000 00	67¾	33,875 00	
Hungerford-Holbrook Co. stock	25,200 00	100	25,200 00	
Watertown Carriage Co. stock	7,000 00	50	3,500 00	
Acceptance of the city of Watertown stock	1,500 00	100	1,500 00	
Total par and market values	$508,520 00	.....	$527,021 25	527,021 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Real estate mortgages	$33,861 00	$33,860 90	$12,304 76	
			18,500 00	
National Bank of Fayetteville, N. Y., stock	1,450 00	1,667 50	338 61	
International Paper Co. pref stk.	26,600 00	18,021 50	13,000 00	
Watertown National Bank stock	1,000 00	2,050 00		
International Paper Co. com. stk.	3,000 00	690 00	3,650 00	
International Paper Co. pref. stk.	4,900 00	3,319 75		
Real estate mortgages	27,479 00	27,479 24		
Titus Sheard Co. stock	32,000 00	32,000 00		
National Herkimer Co. Bank, Little Falls, N. Y., stock	5,500 00	7,920 00	40,500 00	
Toledo & Ohio Central R. R. stk.	40,000 00	10,000 00		
Little Falls & Dolgeville R. R. bds.	5,000 00	5,000 00		

	Par value.	Market value.	Amount loaned.	
Union Carriage and Gear Co. stk.	$500 00	$500 00	$210 00	
Brownville Paper Co. stock	5,000 00	5,000 00	3,000 00	
Brockway Sons Co. stock	8,000 00	10,000 00	8,000 00	
Taggarts Paper Co. stock	3,500 00	10,500 00	2,000 00	
Felts Mills Paper Co. stock	5,200 00	15,600 00	5,000 00	
Wendler Machine Co. bonds	13,000 00	7,800 00	7,054 24	
Deeds of real estate, White Plains, N. Y.	.....	1,500 00	1,000 00	
Western Union Telegraph stock	13,000 00	11,147 50	20,137 40	
N. Y. C. & H. R. R. R. stock	3,300 00	4,372 50		
American Bell Telephone stock	2,400 00	8,256 00		
International Paper Co. bonds	10,000 00	10,500 00		
Paid-up life insurance policy, Travelers' Insurance Co.	.....	2,000 00	646 00	
Deeds of real estate, city of New York and town of East Chester, N. Y.	.....	6,000 00	3,000 00	
National Union Bank, Watertown, N. Y., stock	800 00	1,350 00	1,000 00	
Knowlton Bros., incorporated, stk.	5,000 00	10,000 00	5,000 00	
National Union Bank, Schenectady, N. Y., stock	5,000 00	7,500 00	5,000 00	
Hungerford-Holbrook Co. stock	2,200 00	2,200 00	2,200 00	
Bagley & Sewall Co. stock	23,700 00	23,700 00	10,000 00	
H. Remington & Son Pulp and Paper Co. bonds	2,500 00	2,500 00	2,000 00	
Harmon Machine Co. stock	4,500 00	9,000 00	11,750 00	
Atchison, Topeka and Santa Fe R. R. pref. stock	10,000 00	6,150 00		
International Paper Co. pref. stk.	2,000 00	1,355 00	1,000 00	
Outterson Paper Co. stock	30,000 00	30,000 00	10,000 00	
E. W. Bliss Co. stock	29,100 00	38,412 00	12,000 00	
International Paper Co. pref. stk.	10,000 00	6,775 00	5,000 00	
Rome, Watertown and Ogdensburg R. R. stock	3,000 00	3,900 00	3,000 00	
Kansas City, St. Joseph and Council Bluffs R. R. bonds	5,000 00	6,000 00	5,000 00	
Total amounts	$377,490 00	$384,026 89	$211,291 01	$211,291 01
Cash in office, $38,150.89; in bank, $106,296.47; total				144,447 36
Interest due and accrued on stocks and bonds				4,509 08
Interest due and accrued on collateral loans and bank balances				7,878 73
Gross premiums in due course of collection				169,044 71
All other assets, viz.: Due for reinsurance on losses paid				6,633 30
Gross assets				$2,258,303 14
Less depreciation in mortgage loans N. Y. Ins. Dept. valuation			$30,275 91	
Appreciation in market value or real estate N. Y. Ins. Dept. valuation			17,580 00	
				12,695 91
Aggregate amount of all actual available Assets				**$2,245,607 23**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$48,265 68	
Losses unadjusted, including all reported and supposed losses	74,417 00	
Losses resisted, including interest, cost and expenses	13,361 00	
Total amount of claims for losses	$136,043 68	
Deduct reinsurance thereon	44,203 41	
Net amount of unpaid losses and claims		$91,840 27

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$304,716 50	
Unearned premiums, *pro rata*, on fire risks, running more than one year	726,255 44	
Total unearned premiums		$1,030,971 94
Cash dividends to stockholders, unpaid		240 00
All other liabilities, viz.: Commissions and brokerage, $28,413.83; reinsurance, $36,441; total		64,854 83
Total liabilities, except capital and net surplus		**$1,187,907 04**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		***557,700 19**
Aggregate Liabilities, including paid up capital and net surplus		**$2,245,607 23**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,314,833 91	
Deduct reinsurance ($227,081.41), rebate and return premiums	432,817 58	
Net cash received for premiums (all fire)		$882,016 33
Interest received on bonds and mortgages		48,668 08
Interest and dividends received from all other sources		26,552 25
Received for rent		4,455 91
Aggregate Receipts during the year in cash		**$961,692 57**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$888,587 54	
Deduct salvages and reinsurances	316,240 06	
Net amount paid for losses (all fire)		$572,347 48
Dividends paid		49,765 00
Commissions and brokerage		172,132 12
Salaries and other charges of officers, clerks and other employes		93,376 41
State, national and local taxes		36,152 87
All other disbursements, viz.: General and agency expenses, postage, exchange, stationery, printing, board taxes and maps		68,113 89
Aggregate Disbursements during the year in cash		**$991,887 77**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$290,396,300	$2,412,238 48
Written or renewed in 1899	155,256,500	1,319,424 00
Totals	$445,652,800	$3,731,662 48
Deduct expirations and cancellations	193,800,000	1,542,415 48
In force December 31, 1899	$251,852,800	$2,189,247 00
Deduct amount reinsured	13,539,000	96,687 00
Net amount in force	$238,313,800	$2,092,560 00

Largest amount in any one hazard, $50,000.

*Under the provisions of the Insurance Law of this State, the surplus of this Company is reduced to $529,207.79 by the deduction of $28,492.40 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$64,864,300	$609,433 00	1-2	$304,716 50
1898	Two years	491,600	4,998 00	1-4	1,249 50
1899	Two years	1,017,300	8,434 00	3-4	6,325 50
1897	Three years	43,225,200	317,098 00	1-6	52,849 67
1898	Three years	38,422,000	330,237 00	1-2	165,118 50
1899	Three years	41,225,100	331,313 00	5-6	276,094 17
1896	Four years	170,300	1,533 00	1-8	191 62
1897	Four years	341,000	2,169 00	3-8	813 38
1898	Four years	467,300	4,206 00	5-8	2,628 75
1899	Four years	412,700	3,717 00	7-8	3,252 37
1895	Five years	11,533,500	128,137 00	1-10	12,813 70
1896	Five years	10,742,200	104,308 00	3-10	31,292 40
1897	Five years	7,892,500	80,784 00	1-2	40,392 00
1898	Five years	8,098,100	78,070 00	7-10	54,649 00
1899	Five years	8,972,700	85,805 00	9-10	77,224 50
1896	Six years	116,000	464 00	5-12	193 33
1897	Six years	131,400	657 00	7-12	383 25
1898	Six years	18,300	110 00	3-4	82 50
1899	Six years	4,000	20 00	11-12	18 33
1897	Seven years	2,000	11 00	9-14	7 06
1898	Seven years	8,100	57 00	11-14	44 73
1896	Eight years	25,000	175 00	9-16	98 43
1896	Ten years	118,500	711 00	13-20	462 15
1897	Ten years	13,600	102 00	3-5	61 20
1898	Ten years	1,100	11 00	17-20	9 35
Totals		$238,313,800	$2,092,560 00	.....	$1,030,971 94

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$23,744,949 00
Total losses paid since organization		11,642,716 00
Total cash dividends declared since the company commenced business		1,280,000 00
Total dividends declared payable in stock since organization		400,000 00
Total par value of the Company's stock owned by the directors		97,400 00
Total amount loaned to officers and directors		97,400 00
Total amount loaned to stockholders not officers		11,200 00
Total amount of fire losses incurred during the year		570,110 00
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Virginia	$25,110 00	
Georgia	29,050 00	
Oregon	56,750 00	

Business in the State of New York during the year.

Fire risks written	$41,773,400 00
Premiums received	270,743 00
Losses paid	224,994 00
Amount of losses incurred	208,707 00
Amount paid the Comptroller for taxes on premiums	1,296 10

ALBANY INSURANCE COMPANY.

ALBANY.

[Organized March 8, 1811; commenced business March 16, 1811.]

J. HOWARD KING, President. CHARLES H. HAHN, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$75,000 00
Loans on bond and mortgage (first liens)	234,250 00
Interest due and unpaid on bond and mortgage loans	238 00
Interest accrued thereon	983 64

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Watervliet Turnpike & R. R. Co.	$6,000 00	120	$7,200 00	
Albany & Susquehanna R. R. Co	25,000 00	117	29,250 00	
Wabash R. R. (Detroit and Chicago Division)	10,000 00	110	11,000 00	
Wabash R. R.	15,000 00	114	17,100 00	
Municipal Gas Co. of Albany, N. Y	2,000 00	171	2,200 00	
People's Gas Co. (consolidated) Chicago	10,000 00	120	12,000 00	
Union R. R., New York	10,000 00	118	11,800 00	
St. Louis and San Francisco R. R. B. and C	10,000 00	110	11,000 00	
Ann Arbor R. R.	10,000 00	90	9,000 00	
Western, New York and Pennsylvania	15,000 00	111½	16,725 00	
N. Y. C. & H. R. R. R.	34,000 00	109½	37,230 00	
Total par and market values	$147,000 00	.....	$164,525 00	164,525 00
Cash in office, $1,474.41; in bank, $2,630.18; total				4,104 59
Gross premiums in due course of collection				5,294 30
All other assets, viz.: Rents due and accrued, $511.90; due from agency accounts, $2,574.29; total				3,086 19
Aggregate amount of all actual available Assets				$487,481 72

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$778 00	
Losses unadjusted, including all reported and supposed losses	5,910 00	
Losses resisted, including interest, cost and expenses	2,300 00	
Net amount of unpaid losses and claims		$8,988 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$26,739 74	
Unearned premiums, *pro rata*, on fire risks, running more than one year	35,003 56	
Total unearned premiums		61,743 30
All other liabilities, viz.: Commissions and brokerage		1,190 89
Total liabilities, except capital and net surplus		**$71,922 19**
Joint-stock capital paid up in cash		**250,000 00**
Surplus beyond all liabilities		**165,559 53**
Aggregate Liabilities, including paid up capital and net surplus		**$487,481 72**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$91,992 67	
Deduct reinsurance ($6,188.61), rebate and return premiums	14,486 16	
Net cash received for premiums (all fire)		$77,506 51
Interest received on bonds and mortgages		11,878 63
Interest and dividends received from all other sources		7,332 51
Received for rent		6,104 52
Received from all other sources, viz.: Profit of agency companies		4,008 93
Aggregate Receipts during the year in cash		$106,831 10

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$52,508 90	
Deduct salvages and reinsurances	1,520 46	
Net amount paid for losses (all fire)		$50,988 44
Dividends paid		20,000 00
Commissions and brokerage		14,279 13
Salaries and other charges of officers, clerks and other employes		9,992 02
State, national and local taxes		6,624 76
All other disbursements, viz.: Rent, $1,500; advertising and printing, $502.46; real estate, $2,725.39; legal expenses, $15.10; miscellaneous, $1,965.69; total		6,708 64
Aggregate Disbursements during the year in cash		$108,592 99

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$13,967,081	$122,051 92
Written or renewed in 1899	10,016,296	90,232 54
Totals	$23,983,377	$212,284 44
Deduct expirations and cancellations	9,057,439	84,794 36
In force December 31, 1899	$14,925,983	$127,490 08
Deduct amount reinsured	950,538	8,192 85
Net amount in force	$13,975,400	$119,297 23

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$5,891,385	$53,479 47	1-2	$26,739 74
1897	Three years	2,220,454	18,423 64	1-6	3,070 60
1898	Three years	2,419,789	19,333 67	1-3	9,666 84
1899	Three years	2,881,477	22,444 45	5-6	18,703 71
1895	Five years	2,500	44 51	1-10	4 45
1896	Five years	67,300	783 51	3-10	235 05
1897	Five years	146,025	1,397 27	1-2	698 63
1898	Five years	222,312	2,136 78	7-10	1,495 74
1899	Five years	124,158	1,253 93	9-10	1,128 54
Totals		$13,975,400	$119,297 23		$61,743 30

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,739,695 10
Total losses paid since organization	955,345 14
Total cash dividends declared since the Company commenced business	385,000 00
Total dividends declared payable in stock since organization	50,000 00
Total par value of the Company's stock owned by the directors	52,850 00
Total amount of fire losses incurred during the year	54,278 44

Business in the State of New York during the year.

Fire risks written	$7,609,536 00
Premiums received	46,229 42
Losses paid	21,601 86
Amount of losses incurred	25,060 37
Amount paid the Comptroller for taxes on premiums	209 07

AMERICAN FIRE INSURANCE COMPANY.

No. 42 CEDAR STREET, NEW YORK.

[Organized April 30, 1857; commenced business May 1, 1857.]

GEORGE S. A. YOUNG, President. WATER S. ALLEY, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$14,500 00
Interest accrued thereon		83 42

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 3 per cent. registered	$200,000 00	110	$220,000 00	
State of Georgia 4½ per cent. bds.	25,000 00	112½	28,125 00	
Corporate stock of the city of New York Local Improvement 3½ per cent. bonds, issued by the city of Brooklyn	100,000 00	104	104,000 00	
Consolidated stock of the city of New York school house 3½ per cent. bonds	100,000 00	105½	105,500 00	
City of Richmond 4 per cent. registered bonds.	1,500 00 1,000 00 2,000 00 2,000 00 13,500 00	103	20,600 00	
Detroit City Gas Co. gold mortgage 5 per cent. bonds	35,000 00	98	34,300 00	
Baltimore & Ohio R. R. 1st mtge. gold 4 per cent. bonds	4,000 00	98½	3,940 00	
Central Pacific Ry. Co. mtge. gold 3½ per cent. bonds	100,000 00	82	82,000 00	
Illinois Central R. R. leased lines gold 4 per cent. bonds	50,000 00	100	50,000 00	
Illinois Central R. R. gold 4 per cent. bonds	3,000 00	102½	3,075 00	
Louisville and Nashville R. R. Co. 6 per cent. general mort. bds.	2,000 00	115	2,300 00	
N. Y. C. & H. R. R. R. Co. 4 per cent. gold debenture certificates of 1890	5,000 00	103	5,150 00	
Pennsylvania Co.'s mortgage 4½ per cent. bonds	3,000 00	112½	3,375 00	
St. Louis, Iron Mountain and South. Ry. Co.'s 5 per cent. bds.	35,000 00	110	38,500 00	
Standard Gas Co. 6 per cent preferred stock	20,000 00	120	24,000 00	
Standard Gas Co. common stock	1,600 00	100	1,600 00	
Chicago, Milwaukee and St. Paul Ry. Co.'s common stock	50,000 00	117½	58,750 00	
Cleveland, Cincinnati, Chicago and St. Louis Ry. Co.s preferred stock	50,000 00	103	51,500 00	
Illinois Central R. R. stock	50,000 00	112½	56,125 00	
Northern Pacific Ry. preferred stock	50,000 00	74	37,000 00	
Pennsylvania R. R. Co.'s stock	50,000 00	130	65,000 00	
Union Pacific R. R. Co.'s preferred stock	50,000 00	75	37,500 00	
Total par and market values	$1,003,600 00	.....	$1,032,340 00	1,032,340 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Hanover National Bank stock.....	$2,500	$17,500 00	$10,000 00
Union Trust Co. stock.....	3,000	42,000 00	15,000 00
Total amounts	$5,500	$59,500 00	$25,000 00

		$25,000 00
Cash in office, $3,771.27; in bank, $116,581.02; total.....		120,352 29
Interest due and accrued on stocks and bonds.....		3,295 83
Interest due and accrued on collateral loans.....		160 83
Gross premiums in due course of collection.....		246,682 42
All other assets, viz.: Due for reinsurance on losses paid..		9,419 25
Aggregate amount of all actual available Assets.....		$1,451,834 04

Special Reserve Fund under Sections 130, 131, 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department.....	$200,000 00	
Guaranty surplus fund.....	115,878 34	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$35,425 75	
Losses unadjusted, including all reported and supposed losses	79,529 47	
Losses resisted, including interest, cost and expenses..	6,610 36	
Total amount of claims for losses.....	$121,565 58	
Deducted reinsurance thereon.....	13,882 49	
Net amount of unpaid losses and claims.....		$107,683 09
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$360,227 17	
Unearned premiums, *pro rata*, on fire risks, running more than one year.....	188,995 56	
Total unearned premiums.....		549,222 73
All other liabilities, viz.: Commissions and brokerage, $54,500.68 return premiums, $902.81; reinsurance, $7,684.52; total.....		63,088 01
Total liabilities, except capital and net surplus.....		$719,993 83
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		331,840 21
Aggregate Liabilities, including paid up capital and **net surplus**		$1,451,834 04

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$1,093,772 92	
Deduct reinsurance ($123,358.43), rebate and return premiums.	299,606 07	
Net cash received for premiums (all fire).....		$794,166 85
Interest received on bond and mortgages.....		725 00
Interest and dividends received from all other sources.....		36,368 90
Aggregate Receipts during the year in cash.....		$831,260 75

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$563,195 77	
Deduct salvages and reinsurances.....	77,055 61	
Net amount paid for losses (all fire).....		$486,140 16
Commissions and brokerage.....		154,760 54
Salaries and other charges of officers, clerks and other employes		58,374 83
State, national and local taxes.....		23,743 78

All other disbursements, viz: Rent, $8,785.17; postage, $6,522.50; advertising, $3,241.18; local boards, $7,552.77; maps, $2,233.59; furniture, $265.15; stationery, $5,664.06; traveling, $13,455.23; miscellaneous, $5,780.91; total.....	$53,500 56
Aggregate Disbursements during the year in cash...	**$776,519 87**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898.....	$417,103,257	$817,383 50
Written or renewed in 1899.....	165,463,094	1,200,235 17
Totals	$282,566,351	$2,017,618 67
Deduct expirations and cancellations.....	125,580,506	842,956 12
In force December 31, 1899.....	$156,985,845	$1,174,662 55
Deduct amount reinsured.....	17,747,680	135,914 16
Net amount in force.....	$139,238,165	$1,038,748 39

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$88,765,385	$720,454 34	1-2	$360,227 17
1898.....	Two years.....	612,834	3,259 89	1-4	814 97
1899.....		975,457	7,291 51	3-4	5,468 63
1897.....	Three years.....	9,823,201	61,035 69	1-6	10,172 61
1898.....		15,150,457	76,655 02	1-2	38,327 51
1899.....		16,251,894	101,949 86	5-6	84,958 22
1896.....	Four years	276,150	1,601 19	1-8	200 15
1897.....		203,000	1,573 39	3-8	590 00
1898.....		259,940	1,555 42	5-8	972 14
1899.....		197,105	1,718 83	7-8	1,503 98
1895.....	Five years.....	32,651	210 53	1-10	21 05
1896.....		189,858	1,487 94	3-10	446 38
1897.....		922,097	10,203 94	1-2	5,101 97
1898.....		3,262,833	21,789 01	7-10	15,252 30
1899.....		2,315,303	27,961 83	9-10	25,165 65
Totals		$139,238,165	$1,038,748 39	.....	$549,222 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$15,475,665 59
Total losses paid since organization.....	8,708,482 72
Total cash dividends declared since the Company commenced business	1,472,000 00
Total par value of the Company's stock owned by the directors.....	20,000 00
Total amount of fire losses incurred during the year.....	519,577 43

Amounts deposited in various states and countries for the protection of policyholders as follows, viz:

Georgia	$28,125 00
Virginia	20,600 00
Canada	110,000 00

Business in the State of New York during the year.

Fire risks written.....	$29,634,995 00
Premiums received	167,133 11
Losses paid	145,424 52
Amount of losses incurred.....	151,603 29
Amount paid the Comptroller for taxes on premiums.....	539 02

ASSURANCE COMPANY OF AMERICA.

No. 45 WILLIAM STREET, NEW YORK.

[Organized February 25, 1897; commenced business April 1, 1897.]

ROBERT C. RATHBONE, President. R. BLEECKER RATHBONE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States registered 4 per cent. bonds	$400,000 00	113	$452,000 00	
Massachusetts 3½ gold bonds	25,000 00	112½	28,125 00	
Total par and market values..	$425,000 00	.....	$480,125 00	
				$480,125 00
Cash in bank				27,917 88
Interest due and accrued on stock and bonds				3,770 83
Gross premiums in due course of collection				39,125 40
All other assets, viz.: Internal revenue stamps				19 66
Aggregate amount of all actual available Assets				**$550,958 77**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$22,167 00	
Losses unadjusted, including all reported and supposed losses	33,338 00	
Losses resisted, including interest, cost and expenses..	250 00	
Total amount of claims for losses	$55,755 00	
Deduct reinsurance thereon	9,459 00	
Net amount of unpaid losses and claims		$46,296 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$39,482 85	
Unearned permiums, *pro rata*, on fire risks, running more than one year	29,811 37	
Total unearned premiums		119,294 22
All other liabilities, viz.: Commissions and brokerage, $9,580.42; return premiums, $2,502.86; reinsurance $4,687.81; total		16,771 09
Total liabilities, except capital and net surplus		**$182,361 31**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**168,597 46**
Aggregate Liabilities, including paid up capital and net surplus		**$550,958 77**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$304,672 34	$40 65	
Deduct reinsurance ($93,575.28), rebate and return premiums	146,837 63	3 26	
	$157,834 71	$37 39	
Net cash received for premiums			$157,872 10
Interest and dividends received from all other sources			21,597 16
Received from all other sources, viz.: Profit on sale of bonds			1,074 39
Aggregate Receipts during the year in cash			**$180,543 65**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$222,988 02	$11,802 98	
Deduct salvages and reinsurances	94,866 83	350 66	
	$128,121 19	$11,452 32	
Net amount paid for losses			$139,573 51
Dividends paid			24,000 00
Commissions and brokerage			50,129 75
Salaries and other charges of officers, clerks and other employes			3,215 00
State, national and local taxes			6,494 69
All other disbursements, viz.: General expenses, $1,908.78; office furniture, $130.25; maps, $879.35; total			2,918 38
Aggregate Disbursements during the year in cash			$226,331 33

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$24,448,004	$251,788 85	$149,036	$6,305 76
Written or renewed in 1899	34,007,222	307,215 11	.....	40 65
Totals	$58,455,226	$559,003 96	$149,036	$6,346 41
Deduct expirations and cancellations	28,873,121	274,668 38	149,036	6,346 41
In force December 31, 1899	$29,582,105	$284,335 58	.....	.....
Deduct amount reinsured	4,456,652	53,095 81	.....	.....
Net amount in force.	$25,125,453	$231,239 77	.....	.....

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$20,583,482	$178,965 70	1-2	$89,482 84
1898	Two years	265,177	2,102 04	1-4	252 51
1899	Two years	61,991	477 88	3-4	358 41
1897	Three years	795,700	8,276 17	1-6	1,379 36
1898	Three years	1,210,955	20,049 98	1-2	10,024 99
1899	Three years	1,881,513	17,812 22	5-6	14,843 52
1897	Five years	86 54	809 54	1-2	404 77
1898	Five years	93,066	984 04	7-10	688 83
1899	Five years	147,069	1,762 20	9-10	1,585 98
Totals		$25,125,453	$231,239 77	.....	$119,294 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$688,611 26
Total losses paid since organization	360,922 12
Total cash dividends declared since the Company commenced business	54,000 00
Total par value of the Company's stock owned by the directors	78,600 00
Total amount of fire losses incurred during the year	148,629 19
Total amount of inland marine losses incurred during the year	6,514 32

Business in the State of New York during the Year.

Fire risks written	$9,074,481 00
Premiums received	40,153 99
Losses paid	24,785 58
Amount of losses incurred	30,141 87
Amount paid the Comptroller for taxes on premiums	132 77

BRITISH-AMERICAN INSURANCE COMPANY.

Nos. 45–49 CEDAR STREET, NEW YORK.

[Organized and commenced business February 10, 1898.]

SILAS P. WOOD, President. JOSEPH M. BIGGERT, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. coupon bonds	$50,000 00	133¾	$66,875 00	
U. S. Government 4 per cent. registered bonds, dated April 13, 1898	50,000 00	133¾	66,875 00	
New York City 3½ per cent. consolidated stock dock bonds	100,000 00	109¼	109,250 00	
N. Y. C. & H. Ry. 3½ per cent. Lake Shore collateral bonds	20,000 00	93½	18,700 00	
Union Pacific Ry. Co. 4 per cent. first mortgage railway and land grant bonds	12,000 00	104	12,480 00	
Northern Pacific Ry. 4 per cent. prior lien railway and land grant bonds	12,000 00	103½	12,420 00	
Long Island R. R. General 4 per cent bonds	15,000 00	93	13,950 00	
Total par and market values..	$259,000 00	.....	$300,550 00	
				$300,550 00
Cash in bank				4,168 82
Gross premiums in due course of collection				72,129 38
All other assets, viz.: Due for reinsurance on losses paid				4,285 78
Aggregate amount of all actual available Assets				$381,133 98

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.. Losses unadjusted, including all reported and supposed losses ..... Losses resisted, including interest, cost and expenses	$30,765 30	
Deduct reinsurance thereon.....	3,985 00	
Net amount of unpaid losses and claims.....		$26,780 30
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$80,121 69	
Unearned premiums, *pro rata*, on fire risks, running more than one year.....	34,389 75	
Total unearned premiums.....		114,511 44
All other liabilities, viz.: Commissions and brokerage.....		11,003 72
Total liabilities, except capital and net surplus.....		$152,295 46
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		28,838 52
Aggregate Liabilities, including paid up capital and net surplus		$381,133 98

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$362,181 54	
Deduct reinsurance ($109,466.39), rebate and return premiums	175,033 15	
Net cash received for premiums (all fire)		$187,148 39
Interest and dividends received from all other sources		10,179 07
Received from all other sources, viz.: Profit on sale of securities		146 25
Aggregate Receipts during the year in cash		$197,473 71

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$179,404 19	
Deduct salvages and reinsurances	23,297 72	
Net amount paid for losses (all fire)		$156,106 47
Commissions and brokerage		18,649 52
Salaries and other charges of officers, clerks and other employes		19,649 02
State, national and local taxes		5,025 81
All other disbursements, viz.: Rent, $2,666.90; printing and stationery, $3,568.20; legal expenses, $16.53; miscellaneous expenses, $8,216.16; total		14,667 79
Aggregate Disbursements during the year in cash		$214,098 61

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$25,856,193	$163,981 26
Written or renewed in 1899	48,699,096	400,630 68
Totals	$74,555,289	$564,611 94
Deduct expirations and cancellations	40,033,118	307,296 65
In force December 31, 1899	$34,522,171	$257,315 29
Deduct amount reinsured	4,709,839	45,373 65
Net amount in force	$29,812,332	$211,941 64

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year	$17,425,186	$160,243 39	1-2	$80,121 69
1898	Two years	1,214,007	3,929 93	1-4	982 48
1899		421,169	2,057 78	3-4	1,543 32
1897	Three years	850,102	928 73	1-6	154 77
1898		3,555,978	12,922 64	1-2	6,461 32
1899		3,335,441	17,132 26	5-6	14,276 85
1896	Four year	23,224	15 94	1-8	1 99
1897		122,550	536 03	3-8	201 00
1898		98,749	654 92	5-8	409 30
1899		80,228	481 95	7-8	421 68
1895	Five years	291,965	173 65	1-10	17 36
1896		357,061	598 45	3-10	179 53
1897		439,713	1,293 76	1-2	646 88
1898		656,026	3,697 31	7-19	2,588 12
1899		837,742	7,111 56	9-10	6,390 40
1894	Six years	20,670	3 19	1-12	26
1895		25,600	15 09	1-4	3 77
1896		200	34	5-12	15
1897		3,203	8 03	7-12	4 69
1898		13,685	31 67	3-4	23 76
1899		600	1 21	11-12	1 10
1894	Seven years	500	64	3-14	12
1895		250	77	5-14	25
1897		1,000	1 93	9-14	1 26
1898		1,875	8 23	11-14	6 49

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1898	Eight years	$460	$1 08	13-16	$0 91
1899		300	76	15-16	70
1892	Ten years	250	83	1-4	21
1894		600	97	9-20	45
1895		1,160	2 18	11-20	1 21
1896		7,498	18 22	13-20	11 83
1897		4,360	15 16	3-4	11 37
1898		4,490	16 62	17-20	14 11
1899		5,850	18 97	19-20	18 05
1897	Twelve years	360	15 82	19-24	12 59
1898		480	1 63	21-24	1 47
Totals		$29,812,332	$211,941 64	.....	$114,511 44

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$287,504 63
Total losses paid since organization	189,866 73
Total par value of the Company's stock owned by the directors	173,000 00
Total amount of fire losses incurred during the year	157,808 03

Business in the State of New York during the Year.

Fire risks written	$16,560,920 00
Premiums received	76,567 09
Losses paid	73,732 55
Amount of losses incurred	78,990 01
Amount of taxes paid to various fire departments	1,016 00

BUFFALO COMMERCIAL INSURANCE COMPANY.

BUFFALO.

[Organized April 15, 1896; commenced business April 16, 1896.]

JOHN G. WICKSER, President. GEORGE H. HOFHEINS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$120,975 00
Interest due and unpaid on bond and mortgage loans		1,401 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 3 per cent. war bds.	$16,000 00	110	$17,600 00	
United States 4 per cent. 1907 bds.	11,300 00	110	12,430 00	
State of New York bonds	100,000 00	102½	102,500 00	
City of Buffalo, N. Y., bonds	10,000 00	105	10,500 00	
City of Buffalo, N. Y., bonds	20,000 00	101	20,200 00	
City of Buffalo, N. Y., bonds	15,000 00	101.84	15,276 00	
Total par and market values	$172,300 00	.....	$178,506 00	
				178,506 00
Cash in office, $1,170.09; in bank, $26,121.83; total				27,291 92
Interest due and accrued on stocks and bonds				277 08
Gross premiums in due course of collection				15,489 56
Aggregate amount of all actual available Assets				**$343,940 56**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,855 31	
Losses unadjusted, including all reported and supposed losses	15,519 80	
Losses resisted, including interest, cost and expenses	750 00	
Net amount of unpaid losses and claims		$18,125 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$46,359 17	
Unearned premiums, *pro rata*, on fire risks, running more than one year	34,012 78	
Total unearned premiums		80,371 95
All other liabilities, viz.: Commissions and brokerage		3,872 39
Total liabilities, except capital and net surplus		**$102,369 45**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**41,571 11**
Aggregate Liabilities, including paid up capital and net surplus		**$343,940 56**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$138,785 48	
Deduct reinsurance ($3,176.01), rebate and return premiums	21,681 41	
Net cash received for premiums (all fire)		$117,104 07
Interest received on bonds and mortgages		5,955 79
Interest and dividends received from all other sources		5,712 00
Aggregate Receipts during the year in cash		**$128,771 86**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$59,927 31	
Deduct salvages and reinsurance	2,334 75	
Net amount paid for losses (all fire)		$57,592 56
Commissions and brokerage		28,496 02
Salaries and other charges of officers, clerks and other employes		6,610 08
State, national and local taxes		4,164 19
All other disbursements, viz.: Rent, $450; printing and stationery, $950.22; expenses, $4,768.42; U. S. revenue tax, $706.85; total		6,875 49
Aggregate Disbursements during the year in cash		**$103,738 34**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$11,914,596	$120,286 27
Written or renewed in 1899	14,460,505	143,095 90
Totals	$26,375,101	$263,382 17
Deduct expirations and cancellations	10,810,606	109,101 32
In force December 31, 1899	$15,564,495	$154,280 85
Deduct amount reinsured	528,294	3,823 04
Net amount in force	$15,036,201	$150,457 81

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$8,758,161	$92,718 33	1-2	$46,359 17
1898	Two years	37,144	216 44	1-4	54 11
1899	Two years	38,945	394 74	3-4	296 06
1897	Three years	1,344,808	12,263 49	1-6	2,043 91
1898	Three years	1,620,376	13,516 31	1-2	6,758 16
1899	Three years	2,441,266	20,840 97	5-6	17,367 49
1896	Four years	12,400	96 95	1-8	12 12
1897	Four years	12,000	100 49	3-8	37 68
1898	Four years	8,800	72 37	5-8	45 23
1899	Four years	1,950	17 30	7-8	15 12
1896	Five years	54,967	777 81	3-10	233 34
1897	Five years	150,534	2,208 75	1-2	1,104 38
1898	Five years	186,525	2,326 47	7-10	1,628 53
1899	Five years	368,325	4,907 39	9-10	4,416 65
Totals		$15,036,201	$150,457 81	.....	$80,371 95

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$362,376 95
Total losses paid since organization	176,171 88
Total cash dividends declared since the company commenced business	6,000 00
Total par value of the Company's stock owned by the directors	48,500 00
Total amount loaned to officers and directors	9,000 00
Total amount loaned to stockholders not officers	6,500 00
Total amount of fire losses incurred during the year	69,835 41

Business in the State of New York during the Year.

Fire risks written	$5,431,070 00
Premiums received	32,970 51
Losses paid	11,840 05
Amount of losses incurred	18,399 56
Amount paid the Comptroller for taxes on premiums	127 19

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO.

[Organized and commenced business February 15, 1867.]

OLIVER J. EGGERT, President. CHARLES A. GEORGER, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$309,080 01
Loans on bond and mortgage (first liens)	430,010 00
Loans on bond and mortgage upon which more than one year's interest is due	41,400 00
Interest due and unpaid on bond and mortgage loans	6,119 23

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market. value.	
U. S. 3 per cent. gov. bonds	$100,000 00	105¼	$105,250 00	
City of Buffalo, N. Y., 3½ per cent. bonds	37,500 00	100	37,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	33,000 00	100	33,000 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	32,500 00	100	32,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	7,500 00	100	7,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	107,500 00	100	107,500 00	
City of Buffalo, N. Y., 3½ per cent. bonds	50,000 00	100	50,000 00	
City of Buffalo, N. Y., 3½ per cent. bonds	60,000 00	100	60,000 00	
City of Buffalo, N. Y., 3½ per cent. bonds	77,000 00	100	77,000 00	
City of Buffalo, N. Y., 3½ per cent. bonds	89,136 86	100	89,136 86	
City of Buffalo, N. Y., 3½ per cent. bonds	50,000 00	100	50,000 00	
City of Buffalo, N. Y., 3½ per cent. bonds	100,000 00	100	100,000 00	
State of N. Y. canal imp. loan 3 per cent. bonds	45,000 00	100	45,000 00	
Buffalo Southwest R. R. 1st mtg. 6 per cent. bonds	36,250 00	100	36,250 00	
Tonawanda Gas Light Co., Tonawanda, N. Y., 1st mortgage 6 per cent. bonds	25,000 00	100	25,000 00	
Tonawanda Gas Light Co., Tonawanda, N. Y., 2d mortgage 6 per cent. bonds	8,000 00	100	8,000 00	
Third Nat. Bank, Buffalo, N. Y.	45,000 00	100	45,000 00	
Total par and market values	$940,886 86	.....	$946,136 86	
				946,136 86

Collateral Loans.

	Par value.	Market value.	Amount loaned.
German Bank, Buffalo, N. Y., stk.	$6,000 00	$24,000 00	$10,000 00
Exchange Elevator Co., Buffalo, N. Y., stock	1,000 00	1,000 00	700 00
German Bank, Buffalo, N. Y., stk.	2,000 00	8,000 00	
Buffalo Loan, Trust and Safe Deposit Co., Buffalo, N. Y., stk.	5,000 00	6,250 00	
Union Bank, Buffalo, N. Y., stk.	12,500 00	12,500 00	
Buffalo Co-operative Brewing Co., Buffalo, N. Y., stock	3,600 00	5,400 00	25,000 00
Buffalo Co-operative Stove Co., Buffalo, N. Y., stock	8,700 00	8,700 00	
International Brewing Co., Buffalo, N. Y., stock	1,250 00	1,375 00	
International Brewing Co., Buffalo, N. Y., stock	1,900 00	2,090 00	2,000 00
Magnus Beck Brewing Co., Buffalo, N. Y., stock	450 00	495 00	
Buffalo Southwestern R. R. Co. 1st mortgage bonds	5,500 00	6,050 00	8,000 00
Buffalo General Electric Co. 1st mortgage bonds	4,000 00	4,000 00	
Fidelity Trust & Guarantee Co., Buffalo, N. Y., stock	5,000 00	11,250 00	6,500 00
German Bank, Buffalo, N. Y., stk.	3,000 00	12,000 00	
Buffalo Co-operative Brewing Co., Buffalo, N. Y., stock	500 00	750 00	1,000 00
People's Bank, Buffalo, N. Y., stk.	1,000 00	1,200 00	
Crystal Water Co., Buffalo, N. Y., stock	3,000 00	3,000 00	1,700 00
General Production Co., Pittsburg, Pa., stock	1,250 00	1,250 00	
Depew and Lancaster, N. Y., Water Works, 1st mort. bonds.	20,000 00	20,000 00	15,000 00
Depew and Lancaster, N. Y., Water Works stock	10,000 00	5,000 00	
Erie County Search Co., Buffalo, N. Y., stock	18,800 00	18,800 00	10,000 00
National Electrolytic Co., Niagara Falls, N. Y., stock	10,000 00	10,000 00	
German Bank, Buffalo, N. Y., stk.	2,000 00	8,000 00	6,000 00
Total amounts	$126,450 00	$171,110 00	$85,900 00

	$85,900 00
Cash in office, $2,770.72; in bank, $137,381.90; total	140,152 62
Interest due and accrued on stocks and bonds	5,564 51
Gross premiums in due course of collection	45,245 10
Bills receivable, not matured, taken for premiums	1,177 00
All other assets, viz.: Rents due and accrued	1,955 33
Aggregate amount of all actual available Assets	**$2,012,740 66**

Special Reserve Fund under Sections 130, 131, 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$200,000 00
Guaranty surplus fund	200,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,619 20	
Losses unadjusted, including all reported and supposed losses	25,733 66	
Losses resisted, including interest, cost and expenses	1,600 00	
Net amount of unpaid losses and claims		$28,952 86

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$107,541 43	
Unearned premiums, *pro rata*, on fire risks, running more than one year	204,868 20	
Total unearned premiums		$312,409 63
All other liabilities, viz.: Commissions and brokerage		9,049 02
Total liabilities, except capital and net surplus		**$350,411 51**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**1,462,329 15**
Aggregate Liabilities, including paid up capital and net surplus		**$2,012,740 66**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$422,551 81	
Deduct reinsurance ($19,531.80), rebate and return premiums	72,045 42	
Net cash received for premiums (all fire)		$350,506 39
Interest received on bonds and mortgages		26,971 89
Interest and dividends received from all other sources		38,360 55
Received for rent		20,069 05
Received from all other sources, viz.: Brokerage		1,768 55
Aggregate Receipts during the year in cash		$437,676 43

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$167,679 89	
Deduct salvages and reinsurances	13,499 65	
Net amount paid for losses (all fire)		$154,180 24
Dividends paid		60,000 00
Commissions and brokerage		84,948 65
Salaries and other charges of officers, clerks and other employes		27,193 73
State, national and local taxes		5,798 23
All other disbursements, viz.: Rent, $2,000; taxes and expenses on real estate, $13,575.86; personal taxes, $2,524.02; traveling expense, $2,772.71; printing and stationery, $1,999.80; national tax, $2,293.42; sundry expenses, $17,636.13; total		42,751 94
Aggregate Disbursements during the year in cash		**$374,872 79**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$60,329,140	$596,219 36
Written or renewed in 1899	44,595,458	425,995 10
Totals	$104,924,598	$1,022,214 46
Deduct expirations and cancellations	39,135,387	395,628 27
In force December 31, 1899	$65,789,211	$626,586 19
Deduct amount reinsured	2,906,715	25,825 80
Net amount in force	$62,882,496	$600,760 39

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$20,553,449	$215,082 87	1-2	$107,541 43
1898	Two years	141,505	1,132 26	1-4	283 07
1899	Two years	123,620	1,044 49	3-4	783 37
1897	Three years	9,686,531	88,147 95	1-6	14,691 33
1898	Three years	10,541,111	86,159 66	1-2	43,079 83
1899	Three years	12,978,816	104,804 68	5-6	87,337 23
1896	Four years	88,000	708 32	1-8	88 54
1897	Four years	112,800	1,147 42	3-8	430 28
1898	Four years	165,858	1,423 49	5-8	889 68
1899	Four years	66,100	615 24	7-8	538 34
1895	Five years	1,251,627	15,795 69	1-10	1,579 57
1896	Five years	1,274,630	16,457 31	3-10	4,937 19
1897	Five years	1,465,040	18,443 84	1-2	9,221 92
1898	Five years	1,678,905	19,048 00	7-10	13,333 60
1899	Five years	2,754,504	30,749 17	9-10	27,674 25
Totals		$62,882,496	$600,760 39	.....	$312,409 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$9,607,432 96
Total losses paid since organization	4,560,177 30
Total cash dividends declared since the Company commenced business	1,105,925 00
Total par value of the Company's stock owned by the directors	47,600 00
Total amount loaned to officers and directors	133,000 00
Total amount loaned to stockholders not officers	13,000 00
Total amount of fire losses incurred during the year	165,756 32

Business in the State of New York during the Year.

Fire risks written	$16,628,447 00
Premiums received	86,009 12
Losses paid	30,900 26
Amount of losses incurred	32,336 32
Amount paid the Comptroller for taxes on premiums	390 09

CALEDONIAN-AMERICAN INSURANCE COMPANY.

Nos. 27–29 PINE STREET, NEW YORK.

[Organized December 24, 1897; commenced business March 24, 1898.]

CHARLES H. POST, President. N. A. McNEIL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
New York City school 3 p. ct. bds.	$200,000 00	100	$200,000 00
Chicago, Mil. & St. Paul R. R. Co.'s 7 per cent. pref. stock.....	10,000 00	173	17,300 00
Chicago & Northwestern Ry. Co.'s 7 per cent. pref. stock.....	7,500 00	200	15,000 00
Central Union Gas Co. of N. Y., 1st mtge. 5 p. ct. gold bonds.....	5,000 00	102	5,100 00
Broadway & Seventh Ave. R. R. Co.'s 1st con. mtge. 5 per cent. gold bonds	10,000 00	119	11,900 00
Steinway R. R. Co. of N. Y. 1st mtg. 6 per cent. gold bonds....	5,000 00	115	5,750 00
Brooklyn Union Gas Co.'s 5 p. ct. 1st con. mtge. gold bonds.....	5,000 00	115½	5,775 00
Brooklyn, Queens Co. & Suburban R. R. Co.'s 5 per ct. 1st mtge. gold bonds	5,000 00	111	5,550 00
N. Y., Ontario & W. Ry. Co.'s 4 p. ct. ref. mtge. gold bds....	5,000 00	103	5,150 00
The Tenth & Twenty-third Street Ferry Co.'s 5 per ct. 1st mtge. gold bonds	5,000 00	106	5,300 00
Morris & Essex Ry. Co.'s 7 per cent. capital stock.....	10,000 00	183	18,300 00
Cleveland & Pittsburg R. R. Co.'s 7 per cent. capital stock.....	10,000 00	185	18,500 00
Rome, Watertown & Ogdensb'g R. R. Co.'s 5 per ct. capital stk...	10,000 00	132	13,200 00
Total par and market values..	$287,500 00	.....	$326,825 00

	$326,825 00
Cash in bank.....	10,763 80
Interest due and accrued on stocks and bonds.....	2,368 75
Gross premiums in due course of collection.....	21,635 45
All other assets, viz.: Due for reinsurance on losses paid....	160 53
Aggregate amount of all actual available Assets.....	$361,753 53

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$20,567 66	
Losses unadjusted, including all reported and supposed losses	5,550 00	
Losses resisted, including interest, cost and expenses..	1,211 36	
Total amount of claims for losses	$27,329 02	
Deduct reinsurance thereon.....	6,340 01	
Net amount of unpaid losses and claims.....		$20,989 01

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$38,284 44	
Unearned premiums, *pro rata*, on fire risks, running more than one year	23,268 39	
Total unearned premiums		$61,552 83
All other liabilities, viz.: Commissions and brokerage, $4,824.71; reinsurance, $3,053.89; total		7,878 60
Total liabilities, except capital and net surplus		$90,420 44
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**71,333 09**
Aggregate Liabilities, including paid up capital and net surplus		$361,753 53

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$139,271 94	
Deduct reinsurance ($26,068.51), rebate and return premiums	46,769 94	
Net cash received for premiums (all fire)		$92,502 00
Interest and dividends received from all other sources		11,229 52
Aggregate Receipts during the year in cash		$103,731 52

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$90,473 02	
Deduct salvages and reinsurances	18,999 90	
Net amount paid for losses (all fire)		$71,473 12
Dividends paid		10,000 00
Commissions and brokerage		20,798 83
Salaries and other charges of officers, clerks and other employes		2,645 00
State, national and local taxes		2,744 42
All other disbursements, viz.: Rent, $35; traveling, stationery, printing, office expenses, postage, etc., $1,940.99; internal revenue, $497.92; total		2,473 91
Aggregate Disbursements during the year in cash		$110,135 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$9,579,327	$82,578 24
Written or renewed in 1899	15,468,413	144,281 93
Totals	$25,047,740	$226,860 17
Deduct expirations and cancellations	11,412,127	104,508 64
In force December 31, 1899	$13,635,613	$122,351 53
Deduct amount reinsured	1,267,674	13,350 85
Net amount in force	$12,367,939	$109,000 68

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less...	$7,996,759	$76,568 88	1-2	$38,284 44
1898.....	Two years	142,760	932 19	1-4	233 05
1899.....		87,627	1,076 65	3-4	807 49
1898.....	Three years	1,334,592	8,909 24	1-2	4,454 62
1899.....		1,819,529	11,513 07	5-6	9,594 22
1898.....	Four years	7,050	98 26	5-8	61 40
1899.....		42,800	348 95	7-8	305 33
1898.....	Five years	324,397	3,929 04	7-10	2,750 32
1899.....		612,425	5,624 40	9-10	5,061 96
Totals		$12,367,939	$109,000 68	.....	$61,552 83

Answers to General Interrogatories.

Total premiums received since the organization of the company.....	$152,356 59
Total losses paid since organization	82,521 86
Total cash dividends declared since the company commenced business.	10,000 00
Total par value of the company's stock owned by the directors.....	4,500 00
Total amount of fire losses incurred during the year.....	79,130 38

Business in the State of New York during the Year.

Fire risks written	$2,953,448 00
Premiums received	14,935 29
Losses paid	23,206 97
Amount of losses incurred	21,702 42
Amount paid the Comptroller for taxes on premiums	70 90

CITIZENS' INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Incorporated as the "Williamsburgh Fire Insurance Company," April 28, 1836; reorganized under the present name in 1849.]

EDWARD A. WALTON, President. FRANK M. PARKER, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$90,000 00
Loans on bond and mortgage (first liens)	20,300 00
Interest due and unpaid on bond and mortgage loans	270 00
Interest accrued thereon	101 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$150,000 00	114½	$171,750 00	
National Bank of Commerce stk.	10,000 00	250	25,000 00	
National Citizens' Bank stock	30,000 00	150	45,000 00	
National Bank of the Republic stk.	5,000 00	205	10,250 00	
Consolidated Gas Co. stock	20,000 00	195	39,000 00	
Union Trust Co. stock	10,000 00	1400	140,000 00	
N. Y., Chicago & St. Louis R. R. bonds	10,000 00	105	10,500 00	
Union Pacific R. R. Co. stock	20,000 00	48	9,600 00	
Total par and market values	$255,000 00		$451,100 00	451,100 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Citizens' Bank stock	$1,000 00	$1,500 00		
New Jersey Steamboat Co. stock	4,000 00	3,600 00		
Dominion Coal Co. stock	10,000 00	4,500 00	15,000 00	
Safety Car Heat. & Light. Co. stk.	2,500 00	4,000 00		
Peoria & East. R. R. Co. bonds	8,000 00	6,400 00		
Total amounts	$25,500 00	$20,000 00	$15,000 00	15,000 00

Cash in office, $7,044.18; in bank, $24,314.20; total	31,358 38
Interest due and accrued on stocks and bonds	3,570 00
Interest due and accrued on collateral loans	18 00
Gross premiums in due course of collection	154,952 67
All other assets, viz.: Rents due and accrued, $1,472.79; due for reinsurance on losses paid, $18,829.79; total	20,302 58
Aggregate amount of all actual available Assets	**$786,973 13**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$13,367 60	
Losses unadjusted, including all reported and supposed losses	31,371 45	
Losses resisted, including interest, cost and expenses	3,718 50	
Total amount of claims for losses	$48,457 55	
Deduct reinsurance thereon	10,314 88	
Net amount of unpaid losses and claims		$38,142 67

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$152,372 25	
Unearned premiums, *pro rata*, on fire risks, running more than one year	188,232 40	
Total	$340,604 65	
Less reinsurance	34,203 76	
Total unearned premiums		$306,400 89
Cash dividends to stockholders, unpaid		405 50
Salaries and other miscellaneous expenses, due and accrued		800 00
All other liabilities, viz.: Commissions and brokerage, $20,492.80; return premiums, $700; reinsurance, $2,106; total		23,298 80
Total liabilities, except capital and net surplus		**$369,047 86**
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		***117,925 27**
Aggregate Liabilities, including paid up capital and net surplus		**$786,973 13**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$714,393 88	
Deduct reinsurance ($59,439.09), rebate and return premiums	136,692 39	
Net cash received for premiums (all fire)		$577,701 49
Interest received on bonds and mortgages		948 00
Interest and dividends received from all other sources		20,413 77
Received for rent		6,856 42
Received from all other sources, viz.: Profit on scrip and stock sold		1,358 79
Aggregate Receipts during the year in cash		**$607,278 47**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$430,100 29	
Deduct salvages and reinsurances	39,867 18	
Net amount paid for losses (all fire)		$390,233 11
Dividends paid		24,066 60
Scrip redeemed in cash, and interest paid on scrip		3,712 70
Commissions and brokerage		139,651 07
Salaries and other charges of officers, clerks and other employes		64,199 34
State, national and local taxes		6,853 82
All other disbursements, viz.: Rent, $8,400; advertising, furniture, stationery, printing, etc., $20,075.86; total		28,475 86
Aggregate Disbursements during the year in cash		**$657,192 50**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$71,605,284	$565,056 59
Written or renewed in 1899	103,289,748	753,914 16
Totals	$174,895,032	$1,318,970 75
Deduct expirations and cancellations	88,306,711	681,711 68
In force December 31, 1899	$86,588,321	$637,259 07
Deduct amount reinsured	10,221,681	68,407 52
Net amount in force	$76,366,640	$568,851 55

Largest amount in any one hazard, $25,000.

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $115,602.88 by the deduction of $2,322.39 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less...	$36,170,479	$304,744 50	1-2	$152,372 25
1898.....	Two years	922,740	5,005 10	1-4	1,251 27
1899.....		1,528,932	8,958 87	3-4	6,719 15
1897.....	Three years	12,543,439	78,229 43	1-6	13,038 24
1898.....		15,087,209	89,456 46	1-2	44,728 23
1899.....		16,767,841	108,073 93	5-6	90,061 61
1896.....	Four years	11,000	82 50	1-8	10 32
1897.....		45,000	474 00	3-8	177 75
1898.....		55,492	642 52	5-8	401 56
1899.....		431,786	2,843 60	7-8	2,488 15
1895.....	Five years	186,750	1,836 33	1-10	183 63
1896.....		156,850	2,283 66	3-10	685 10
1897.....		306,517	3,039 03	1-2	1,519 52
1898.....		612,728	7,311 78	7-10	5,118 25
1899.....		1,761,558	24,277 36	9-10	21,849 62
Totals		$86,588,321	$637,259 07	.....	$340,604 65

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$16,995,989 13
Total losses paid since organization.....	9,170,826 95
Total cash dividends declared since the company commenced business.	2,068,299 10
Total par value of the Company's stock owned by the directors.....	110,540 00
Total amount of fire losses incurred during the year.....	403,183 18

Business in the State of New York during the year.

Fire risks written.....	$31,340,385 59
Premiums received	152,255 75
Losses paid	142,760 31
Amount of losses incurred.....	161,609 02

COLONIAL ASSURANCE COMPANY.

Nos. 45–49 CEDAR STREET, NEW YORK.

[Organized June 16, 1896; commenced business July 15, 1896.]

LEO H. WISE, President. E. E. HALL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 4 per cent. bonds.....	$100,000	134	$134,000	
N. Y. City 3½ per cent. bonds.....	100,000	105	105,000	
N. Y. State 3 per cent bonds....	100,000	101½	101,500	
Brooklyn City 3½ per cent. bds..	25,000	108	27,000	
Total par and market values...	$325,000	.....	$367,500	
				$367,500 00
Cash in office, $5,944.17; in bank, $2,795.38; total.....				8,739 55
Interest due and accrued on stocks and bonds.....				2,812 50
Interest due and accrued on bank deposits.....				85 60
Gross premiums in due course of collection.....				83,499 34
Aggregate amount of all actual available Assets.....				$462,636 99

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$54,333 14	
Deduct reinsurance thereon	6,443 80	
Net amount of unpaid losses and claims.....		$47,889 34
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$128,870 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,888 68	
Unearned premiums, at 50 per cent. on inland navigation risks	15,160 05	
Total unearned premiums.....		160,919 04
All other liabilities, viz.: Commissions and brokerage, $13,871.56; return premiums, $14,480.18; reinsurance, $13,532.96; total.....		41,884 70
Total liabilities, except capital and net surplus.....		**$250,693 08**
Joint-stock capital paid up in cash.....		**200,000 00**
Surplus beyond all liabilities.....		**11,943 91**
Aggregate Liabilities, including paid up capital and net surplus		$462,636 99

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$358,991 13	$70,608 95	
Deduct reinsurance ($82,774.76), rebate and return premiums	114,394 97	42,524 12	
	$244,596 16	$28,084 83	
Net cash received for premiums.....			$272,680 99
Interest and dividends received from all other sources.....			12,538 16
Aggregate Receipts during the year in cash.....			$285,219 15

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$249,011 75	$24,151 67	
Net amount paid for losses			$273,163 42
Dividends paid			10,000 00
Commissions and brokerage			68,170 24
Salaries and other charges of officers, clerks and other employes			2,230 00
State, national and local taxes			7,137 35
All other disbursements, viz.: Insurance department fees and agents' licenses, $2,212.06; legal expenses, $574.95; revenue tax, $2,028.90; total			4,815 91
Aggregate Disbursements during the year in cash			**$365,516 92**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$31,634,988	$271,231 20	$693,037	$15,980 50
Written or renewed in 1899	41,702,674	368,565 09	3,023,101	75,032 18
Totals	$73,337,662	$639,796 29	$3,716,138	$91,012 68
Deduct expirations and cancellations	39,533,470	334,894 93	1,608,756	25,833 19
In force Dec. 31, 1899	$33,804,192	$304,901 36	$2,107 382	$65,179 49
Deduct amount reinsured	2,590,441	21,829 88	1,163,746	34,859 38
Net amount in force.	$31,213 751	$283,071 48	$943,636	$30,320 11

Largest amount in any one hazard, $20,000.

Recapitulation of Fire and Inland Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$29,091,716	$288,060 72	1-2	$144,030 36
1898	Two years	40,375	438 39	1-4	109 59
1899	Two years	1,888	240 13	3-4	180 09
1897	Three years	76,650	765 99	1-6	127 66
1898	Three years	1,229,252	10,357 14	1-2	5,178 57
1899	Three years	1,548,306	12,843 72	5-6	10,703 10
1898	Four years	7,500	79 83	5-8	49 90
1899	Four years	13,500	37 13	7-8	32 48
1897	Five years	2,200	11 00	1-2	5 50
1899	Five years	27,500	557 54	9-10	501 79
Totals		$32,038,887	$313,391 59	.....	$160,919 04

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$943,169 66
Total losses paid since organization		621,791 86
Total cash dividends declared since the Company commenced business		20,000 00
Total par value of the Company's stock owned by the directors		94,700 00
Total amount of fire losses incurred during the year		180,855 42
Total amount or inland marine losses incurred during the year		19,395 76
Amount deposited in Virginia for the protection of policyholders	$13,400 00	

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$15,535,847 00	$1,390,300 00
Premiums received	132,743 71	32,510 06
Losses paid	119,535 11	24,151 67
Amount of losses incurred	113,374 77	19,395 76
Amount paid the Comptroller for taxes on premiums	.....	327 89

COMMERCE INSURANCE COMPANY.

ALBANY.

[Organized and commenced business June 1, 1859.]

GARRET A. VAN ALLEN, President. E. DARWIN JENISON, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$79,000 00
Loans on bond and mortgage (first liens)	43,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. reg. bds.	$100,000 00	133	$133,000 00	
United States 3 per cent. reg. bds.	70,000 00	110	77,000 00	
First National Bank of Albany, N. Y., stock	15,000 00	140	21,000 00	
National Bank of Cohoes, N. Y., stock	5,000 00	150	7,500 00	
Thomson Pulp & Paper Co. of Thomson's Mills, N. Y., bonds	10,000 00	100	10,000 00	
Total par and market values	$200,000 00	.....	$248,500 00	248,500 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
First National Bank of Albany stk.	$3,000 00	$4,200 00	$3,000 00	
National Bank of Cohoes, N. Y., stock	3,500 00	5,250 00	400 00	
Ticonderoga Pulp & Paper Co. 1st mortgage bonds	12,000 00	12,000 00	10,000 00	
Total amounts	$18,500 00	$21,450 00	$13,400 00	13,400 00

Cash in office $1,431.43; in bank, $7,093.61; total	8,525 04
Interest due and accrued on stocks and bonds	1,216 66
Gross premiums in due course of collection	10,074 00
All other assets, viz.: Rents due and accrued	929 98
Aggregate amount of all actual available Assets	**$405,145 68**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,100 00	
Losses unadjusted, including all reported and supposed losses	10,440 00	
Losses resisted, including interest, cost and expenses	550 00	
Net amount of unpaid losses and claims		$14,090 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$38,560 20	
Unearned premiums, *pro rata*, on fire risks running more than one year	40,875 03	
Total unearned premiums		79,435 23
All other liabilities, viz.: Taxes and assessments, $239.04; commissions and brokerage, $1,650.19; return premiums, $734.03; reinsurance, $305.18; total		2,928 44
Total liabilities, except capital and net surplus		**$96,453 67**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**108,692 01**
Aggregate Liabilities, including paid up capital and net surplus		**$405,145 68**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$123,500 41	
Deduct reinsurance ($5,765.89), rebate and return premiums	16,527 52	
Net cash received for premiums (all fire)		$106,972 89
Interest received on bonds and mortgages		1,851 40
Interest and dividends received from all other sources		8,827 70
Received for rent		6,433 95
Aggregate Receipts during the year in cash		**$124,085 94**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$65,311 59	
Deduct salvages and reinsurances	4,277 81	
Net amount paid for losses (all fire)		$61,033 78
Dividends paid		16,000 00
Commissions and brokerage		22,995 06
Salaries and other charges of officers, clerks and other employes		13,421 19
State, national and local taxes		7,900 70
All other disbursements, viz.: Advertising and printing, $1,641.25; traveling, $1,349.60; office expenses, $1,802.12; building repairs, $1,692.76; maps, $644.92; law, $235.95; total		7,366 60
Aggregate Disbursements during the year in cash		**$128,717 33**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$16,042,555	$167,801 63
Written or renewed in 1899	12,506,146	124,237 46
Totals	$28,548,701	$292,039 09
Deduct expirations and cancellations	11,480,253	125,420 76
In force December 31, 1899	$17,068,448	$166,618 33
Deduct amount reinsured	908,632	8,326 36
Net amount in force	$16,159,816	$158,291 97

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$7,561,165	$77,120 41	1-2	$38,560 20
1898	Two years	4,400	41 28	1-4	10 32
1899	Two years	15,100	121 69	3-4	91 27
1897	Three years	2,380,699	21,803 83	1-6	3,633 97
1898	Three years	2,669,248	24,856 11	1-2	12,078 06
1899	Three years	2,468,615	21,824 92	5-6	18,187 43
1896	Four years	22,100	201 00	1-8	25 12
1897	Four years	33,450	310 45	3-8	116 40
1898	Four years	10,050	95 50	5-8	59 69
1899	Four years	7,400	58 75	7-8	51 41
1895	Five years	147,768	1,789 30	1-10	178 93
1896	Five years	121,407	2,237 65	3-10	671 30
1897	Five years	346,878	3,624 19	1-2	1,812 09
1898	Five years	164,121	2,285 81	7-10	1,600 07
1899	Five years	207,415	2,621 08	9-10	2,358 97
Totals		$16,159,816	$158,291 97	.....	$79,435 23

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$5,686,826 00
Total losses paid since organization.....	3,641,591 00
Total cash dividends declared since the Company commenced business.	904,000 00
Total par value of the Company's stock owned by the directors.....	66,150 00
Total amount loaned to officers and directors.....	12,000 00
Total amount loaned to stockholders not officers.....	400 00
Total amount of fire losses incurred during the year.....	65,915 00

Business in the State of New York during the Year.

Fire risks written.....	$5,144,082 00
Premiums received	36,707 00
Losses paid	19,841 00
Amount of losses incurred.....	19,641 00
Amount paid the Comptroller for taxes on premiums.....	168 37

COMMERCIAL UNION FIRE INSURANCE COMPANY.

No. 58 WILLIAM STREET, NEW YORK.

[Organized October 30, 1890; commenced business April 1, 1891.]

ALEXANDER H. WRAY, President. C. J. HOLMAN, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. registered bonds	$20,000 00	133¼	$26,650 00	
New York city armory 3 per cent. bonds	200,000 00	100	200,000 00	
New York city water loan 3½ per cent. bonds	13,000 00	105¾	13,747 50	
Atchison, Topeka and Santa Fe 4 per cent. bonds	10,000 00	99	9,900 00	
Southern Railway 5 per cent. bonds	8,000 00	106	8,480 00	
Chicago, Milwaukee and St. Paul 7 per cent. preferred stock	10,000 00	172½	17,250 00	
Total par and market values	$261,000 00	.....	$276,027 50	$276,027 50
Cash in office, $506.96; in bank, $17,803.77; total				18,310 73
Interest due and accrued on stocks and bonds				1,788 75
Gross premiums in due course of collection				32,087 49
All other assets, viz.: Due for reinsurance on losses paid				172 72
Aggregate amount of all actual available Assets				$328,387 19

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$10,395 00	
Losses unadjusted, including all reported and supposed losses	14,500 00	
Losses resisted, including interest, cost and expenses	4,900 00	
Total amount of claims for losses	$29,795 00	
Deduct reinsurance thereon	10,891 00	
Net amount of unpaid losses and claims		$18,904 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	56,495 38	
Unearned premiums, *pro rata*, on fire risks running more than one year	24,321 50	
Total unearned premiums		$80,816 88
All other liabilities, viz.: Commissions and brokerage, $3,709.50; return premiums, $173.84; reinsurance, $3,205.60; total		7,088 94
Total liabilities, except capital and net surplus		$106,809 82
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		21,577 37
Aggregate Liabilities, including paid up capital and net surplus		$328,387 19

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$256,850 84	
Deduct reinsurance ($88,874.88), rebate and return premiums	131,913 03	
Net cash received for premiums (all fire)		$124,937 81
Interest and dividends received from all other sources		8,159 08
Aggregate Receipts during the year in cash		**$133,096 89**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$114,657 01	
Deduct salvages and reinsurance	49,873 00	
Net amount paid for losses (all fire)		$64,784 01
Dividends paid		10,000 00
Commissions and brokerage		24,161 23
Salaries and other charges of officers, clerks and other employes		4,144 13
State, national and local taxes		5,106 77
All other disbursements, viz.: Local boards, advertising, printing, stationery, office expenses, agency expenses, postage elegrams, exchange, maps		2,692 76
Aggregate Disbursements during the year in cash		**$110,888 90**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$16,573,153	$160,769 45
Written or renewed in 1899	28,002,292	258,480 95
Totals	$44,575,445	$419,250 40
Deduct expirations and cancellation	19,164,304	176,410 58
In force December 31, 1899	$25,411,141	$242,839 82
Deduct amount reinsured	9,426,280	93,905 53
Net amount in force	$15,984,861	$148,934 29

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year	$12,372,188	$112,990 75	1-2	$56,495 38
1898	Two years	268,154	1,074 13	1-4	268 53
1899	Two years	210,651	1,568 03	3-4	1,176 02
1897	Three years	30,804	320 79	1-6	53 46
1898	Three years	946,316	9,489 28	1-2	4,744 64
1899	Three years	756,844	7,451 51	5-6	6,209 59
1898	Four years	396,824	3,476 74	5-8	2,172 96
1899	Four years	48,891	485 11	7-8	424 47
1897	Five years	7,950	253 44	1-2	126 72
1898	Five years	564,080	7,484 60	7-10	5,239 20
1899	Five years	382,159	4,339 91	9-10	3,905 91
Totals		$15,984 861	$148,934 29	.....	$80,816 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$420,555 00
Total losses paid since organization	227,556 68
Total cash dividends declared since the Company commenced business	39,000 00
Total par value of the Company's stock owned by the directors	7,500 00
Total amount of fire losses incurred during the year	71,941 01

Business in the State of New York during the year.

Fire risks written	$7,230,680 00
Premiums	22,239 40
Losses paid	13,650 52
Amount of losses incurred	17,733 37
Amount paid the Comptroller for taxes on premiums	95 74

COMMONWEALTH INSURANCE COMPANY.

No. 68 WILLIAM STREET, NEW YORK.

[Organized August 23, 1886; commenced business September 15, 1886.]

CHARLES S. BARTOW, President. E. J. PERRIN, Secretary pro tem.

Capital stock of Company paid up, $500,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$95,000 00
Interest accrued thereon	766 33

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 5 per cent. reg. bonds	$40,000 00	113	$45,200 00
New York City gold 3½ per cent. school house bonds	30,000 00	105	31,500 00
New York City additional water stock 3 per cent.	125,000 00	100	125,000 00
American Cotton Oil Co. gold debenture 8 per cent. bonds	5,000 00	102⅞	5,143 75
Missouri, Kansas and Texas Ry. Co. 1st mtge. bonds	10,000 00	90¾	9,075 00
American Agricultural Chemical Co. pref. stock	10,000 00	78	7,800 00
American Surety Co. stock	8,750 00	204	17,884 37
American Sugar Refining Co. pref. stock	10,000 00	101.15	10,115 00
American Telegraph and Cable Co. stock	20,000 00	90⅛	18,025 00
Brooklyn City R. R. Co. stock	20,000 00	187¼	37,451 25
Canada Southern Ry. Co. stock	20,000 00	48½	9,700 00
Chic., Burl. and Quincy R. R. Co. stock	20,000 00	121¾	24,350 00
Chic., Mil. & St. Paul Ry. Co. common stock	10,000 00	116½	11,650 00
Chic., Mil. & St. Paul Ry. Co. pref. stock	20,000 00	135	27,012 50
Chic. & Northwestern Ry. Co. common stock	10,000 00	103½	10,350 00
Chic. & Northwestern Ry. Co. pref. stock	20,000 00	144⅜	28,875 00
Chic., St. Paul, Minneapolis & Omaha Ry. Co. pref. stock	10,000 00	101⅝	10,162 50
C., C., C. & St. Louis Ry. Co. pref. stock	10,000 00	98⅝	9,862 50
Chic., Rock Island & Pacific Ry. Co. stock	10,000 00	103⅞	10,387 50
Consolidated Gas Co., New York, stock	20,000 00	182½	36,500 00
Delaware & Hudson Canal Co. stk.	20,000 00	118½	23,700 00
Delaware, Lackawanna & Western Ry. Co. stock	20,000 00	153⅞	30,775 00
Illinois Central R. R. Co. stock	20,000 00	90⅞	18,175 00
Kansas City, St. Louis & Chicago R. R. Co. pref. stock	5,000 00	136⅜	6,818 75
Lake Erie & Western Ry. Co. pref. stock	10,000 00	73⅜	7,337 50
N. Y. C. & H. R. R. R. Co. stock.	10,000 00	101⅜	10,131 50
N. Y., N. H. & H. R. R. Co. stock.	20,000 00	192	38,405 48
Metropolitan Street Ry. Co. stock.	10,000 00	156½	15,612 50
Pennsylvania R. R. Co. stock	10,000 00	130⅛	13,012 50
Pullman Palace Car Co. stock	15,000 00	104	15,662 50
Rome, Watertown & Ogdensburg R. R. Co. stock	10,000 00	110⅞	11,087 50
Toledo & Ohio Central Ry. Co. pref. stock	10,000 00	40	4,000 00
Western Union Telegraph Co. stk.	10,000 00	84	8,465 80
Bank of America stock	1,300 00	420	5,460 00
Central National Bank stock	2,500 00	170	4,250 00
Corn Exchange Bank stock	5,000 00	345	17,250 00

	Par value.	Carried at.	Market value.	
German-American Bank stock.....	$3,750 00	115	$4,312 50	
The Manhattan Co. stock.....	850 00	250	2,125 00	
Merchants' National Bank stock..	2,500 00	165	4,125 00	
National Bank of Commerce stock.	2,500 00	245	6,125 00	
National Park Bank stock.....	5,000 00	475	23,750 00	
New York Produce Exchange Bank stock	5,000 00	120	6,000 00	
Total par and market values..	$627,150 00	.....	$762,631 90	
				$762,631 90
Cash in office, $2,130.77; in bank, $37,880.03; total.....				40,010 80
Interest due and accrued on stocks and bonds.....				1,377 20
Gross premiums in due course of collection.....				28,815 34
Aggregate amount of all actual available Assets.....				**$928,601 57**

II. LIABILITIES.

Losses unadjusted including all reported and supposed losses		$34,750 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$75,963 66	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	23,079 72	
Total unearned premiums.....		99,043 38
Salaries and other miscellaneous expenses, due and accrued.		1,800 00
All other liabilities, viz.: Commissions and brokerage, $3,657.85; return premiums, $1,203; total.....		4,860 85
Total liabilities, except capital and net surplus.....		**$140,455 16**
Joint-stock capital paid up in cash.....		**500,000 00**
Surplus beyond all liabilities.....		**288,146 41**
Aggregate Liabilities, including paid up capital and net surplus		**$928,601 57**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$203,230 04	
Deduct reinsurance ($2,110.70), rebate and return premiums	32,393 48	
Net cash received for premiums (all fire).....		$170,836 56
Interest received on bonds and mortgages.....		4,325 00
Interest and dividends received from all other sources....		32,879 29
Aggregate Receipts during the year in cash.....		**$208,040 85**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$118,169 31	
Deduct salvages and reinsurances.....	6,545 48	
Net amount paid for losses (all fire).....		$111,623 83
Dividends paid.....		30,000 00
Commissions and brokerage.....		23,037 13
Salaries and other charges of officers, clerks and other employes		26,688 86
State, national and local taxes.....		5,881 02
All other disbursements, viz.: Rent, $3,100; furniture, fixtures, maps, inspections, printing, stationery, advertising and miscellaneous, $8,150.01; total.....		11,250 01
Aggregate Disbursements during the year in cash...		**$208,480 85**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$18,441,385	$153,029 89
Written or renewed in 1899	28,302,161	213,562 91
Totals	$46,743,546	$366,592 80
Deduct expirations and cancellations	23,350,232	173,255 68
In force December 31, 1899	$23,393,314	$193,337 12
Deduct amount reinsured	453,013	2,030 60
Net amount in force	$22,940,301	$191,306 52

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$19,378,543	$151,927 32	1-2	$75,963 66
1898	Two years	77,400	575 39	1-4	143 85
1899	Two years	181,128	1,833 17	3-4	1,374 87
1897	Three years	415,101	4,939 91	1-6	823 32
1898	Three years	507,461	5,473 50	1-2	2,736 75
1899	Three years	654,399	6,683 57	5-6	5,569 65
1896	Four years	54,657	432 27	1-8	54 03
1897	Four years	78,476	672 81	3-8	252 30
1898	Four years	46,000	343 73	5-8	214 84
1899	Four years	109,191	986 77	7-8	863 42
1895	Five years	101,243	1,603 07	1-10	160 31
1896	Five years	168,729	2,185 21	3-10	655 56
1897	Five years	360,896	3,558 66	1-2	1,779 33
1898	Five years	271,385	3,152 66	7-10	2,206 86
1899	Five years	535,692	6,938 48	9-10	6,244 63
Totals		$22,940,301	$191,306 52	.....	$99,043 38

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,485,841 48
Total losses paid since organization	1,404,210 76
Total cash dividends declared since the Company commenced business	261,000 00
Total par value of the Company's stock owned by the directors	175,800 00
Total amount of fire losses incurred during the year	133,089 22

Business in the State of New York during the year.

Fire risks written	$8,580,486 00
Premiums received	39,089 69
Losses paid	41,328 58
Amount of losses incurred	46,342 05
Amount paid the Comptroller for taxes on premiums	151 67

CONTINENTAL INSURANCE COMPANY.

No. 46 CEDAR STREET, NEW YORK.

[Organized November, 1852; commenced business January, 1853.]

F. C. MOORE, President. EDWARD LANNING, Secretary.

Capital stock of the Company paid up $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$1,106,250 00
Loans on bond and mortgage (first liens)	78,710 00
Interest accrued thereon	1,344 67

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	market value.
United States registered 4 per cent bonds	$550,000 00	115	$632,500 00
New York City registered 3 per cent. tax exempt bonds	50,000 00	100	50,000 00
New York City registered 3½ per cent. tax exempt bonds	250,000 00	100	250,000 00
Augusta Southern R. R. (by So. Car. & Ga.) 1st mtg. 5 per cent. bonds	50,000 00	100	50,000 00
Chi., Mil. & St. Pl. (Chi. & Pac. Div.) 1st mtg. 6 per cent. bonds.	50,000 00	100	50,000 00
Chi. & No. West. Sinking Fund reg. 1st mtg. 6 per cent. bonds	43,000 00	110	47,300 00
Chi., St. Paul, Minn. & Omaha Ry. 1st mtg. 6 per cent. bonds	100,000 00	120	120,000 00
Columbia & Greenville R. R. 1st mtg. 6 per cent bonds	50,000 00	100	50,000 00
Elmira, Cortland & Northern, pref. 1st mtg. 6 per cent bonds	50,000 00	100	50,000 00
Erie Ry. Co., con. 1st mtg. 7 per cent. bonds	100,000 00	125	125,000 00
Georgia 4½ per cent. bonds	25,000 00	100	25,000 00
Indiana, Bloomington & West., pref. 1st mtg. 4 per cent. bonds.	135,000 00	100	135,000 00
Kentucky Cent. Ry. Co. 1st mtg. 4 per cent. bonds	50,000 00	85	42,500 00
Louisville & Nash. R. R. M. & M. R. R. 1st mtg. 4½ per ct. bonds.	50,000 00	100	50,000 00
Metropolitan St. Ry. Co. gen. mtg. 5 per cent. bonds	100,000 00	105	105,000 00
Midland R. R. Co. of N. J., 1st mtg. 6 per cent. bonds	50,000 00	100	50,000 00
Milwaukee, Lake Shore & West. R. R. 1st mtg. 6 per cent. bonds	100,000 00	120	120,000 00
Morris & Essex R. R., con. 1st mtg. 7 per cent (guar.) bonds	50,000 00	120	60,000 00
New Mexico 6 per cent bonds	10,000 00	100	10,000 00
N. Y. Gas & Elec. L. H. & P. Co., purchase money, 4 per cent bonds.	100,000 00	90	90,000 00
N. Y. Lack. & West. Ry. 1st mtg. 6 per ct. (guar.) bonds	50,000 00	120	60,000 00
N. Y. N. H. & Hart. R. R. deb. 4 per ct. bonds	20,000 00	130	26,000 00
Panama R. R. Co. 1st mtg. 4½ per ct. bonds	95,000 00	100	95,000 00
Portland (Ore.) Water gold 5 per ct. bonds	50,000 00	105	52,500 00
Richmond & Danville R. R. Co., con. 6 per ct. bonds	50,000 00	110	55,000 00
Richmond, (Va.) 4 per ct. bonds	50,000 00	100	50,000 00
Western Union Tel. Co. Coll. Trust 5 per ct. bonds	150,000 00	105	157,500 00
Chicago & Alton Purchase Money Syndicate, subscription	38,800 00	100	38,800 00

	Par value.	Carried at.	Market value.
American Ex. National Bank stock	$25,000 00	165	$41,250 00
Bank of America stock	5,000 00	310	15,500 00
Merchanics' National Bank stock	30,000 00	175	52,500 00
Mercantile National Bank stock	25,000 00	160	40,000 00
Merchants' National Bank stock	17,500 00	130	22,750 00
Nassau Bank stock	5,000 00	145	7,250 00
Central Trust Co. stock	20,000 00	1000	200,000 00
Albany & Sus. R. R. Co. guar. stock	10,000 00	175	17,500 00
Atlanta & Charlotte Air Line R. R. guar. stock	100,000 00	110	110,000 00
Brooklyn City R. R. Co. guar. stk.	150,000 00	220	330,000 00
Chi. & East. Ill. R. R. Co. pref. stock	100,000 00	110	110,000 00
Chi., Milwaukee & St. Paul Ry. pref. stock	200,000 00	160	320,000 00
Chi. & Northwest. Ry. pref. stk.	200,000 00	170	340,000 00
Chi., St. Pl., Minn. & Omaha Ry. Co. pref. stock	100,000 00	160	160,000 00
Cleve., Cin., Chi. & St. L. Ry. Co. pref. stock	100,000 00	100	100,000 00
Delaware & Hudson Canal Co. stk.	20,000 00	100	20,000 00
Great North. Ry. Co. pref. stk.	150,000 00	150	225,000 00
Lake Shore & Mich. Southern Ry. Co. stock	150,000 00	180	270,000 00
N. Y., Chi. & St. L. R. R. Co. 1st pref. stock	50,000 00	65	32,500 00
N. Y. & Har. R. R. Co. (guar) stk.	220,400 00	350	771,400 00
N. Y., N. H. & Hart. R. R. Co. stock	100,000 00	200	200,000 00
North. Pac. Ry. Co. pref. stk.	200,000 00	70	140,000 00
Pennsylvania R. R. Co stock	227,500 00	120	273,000 00
Pittsb'rg McKeesp'rt & Youghiogheny R. R. Co. guar. stock	250,000 00	120	300,000 00
Rome, Water. & Ogden. R. R. Co. (guar.) stock	50,000 00	120	60,000 00
Second Av. R. R. Co. guar. stock	50,000 00	190	95,000 00
United N. J. R. R. & Canal Co. guar. stock	200,000 00	250	500,000 00
Total par and market values	$5,222,200 00	.....	$7,400,750 00

		$7,400,750 00
Cash in office, $4,761.68; in bank, $489,387.31; total		494,148 99
Interest due and accrued on stocks and bonds		60,557 66
Interest due and accrued on collateral loans		791 53
Gross premiums in due course of collection		556,939 93
Bills receivable, not matured, taken for premiums		108,803 63
All other assets, viz.: Rents due and accrued		1,364 42
Aggregate amount of all actual available Assets		**$9,809,660 83**

Special Reserve Fund under Sections 130, 131, 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$600,000 00
Guaranty surplus fund	600,000 00

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$316,467 65	
Losses resisted, including interest, cost and expenses	34,179 00	
Total amount of claims for losses	$350,646 65	
Deduct reinsurance thereon	26,243 78	
Net amount of unpaid losses and claims		$324,402.87
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,172,348 76	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,795,987 94	
Total unearned premiums		3,968,336 70
Principal unpaid on scrip ordered to be redeemed		28,501 00

Interest unpaid to scripholders, due or to become due	$6,090 24
Salaries and other miscellaneous expenses, due and accrued.	15,000 00
Reserved for contingencies	300,000 00
All other liabilities, viz.: Commissions and brokerage, and reinsurance	132,334 91
Total liabilities, except capital and net surplus	**$4,774,665 72**
Joint-stock capital paid up in cash	**1,000,000 00**
Surplus beyond all liabilities	**4,034,995 11**
Aggregate Liabilities, including paid up capital and net surplus	**$9,809,660 83**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$4,416,355 44	
Deduct reinsurance ($156,334.00), rebate and return premiums	540,276 55	
Net cash received for premiums (fire and tornado)		$3,876,078 89
Interest received on bonds and mortgages		4,481 55
Interest and dividends received from all other sources		384,993 69
Received for rent		15,634 63
Aggregate Receipts during the year in cash		**$4,281,188 76**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,367,927 17	
Deduct salvages and reinsurances	93,767 49	
Net amount paid for losses (fire and tornado)		$2,274,159 68
Dividends paid		250,150 00
Scrip redeemed in cash, and interest paid on scrip		85 44
Commissions and brokerage		806,043 60
Salaries and other charges of officers, clerks and other employes		320,861 85
State, national and local taxes		118,678 10
All other disbursements, viz.: Stationery, printing, advertising, postage, express, traveling expenses, hotel fares, national and local boards, rents, maps, supplies, etc.		247,471 26
Aggregate Disbursements during the year in cash.		**$4,017,449 93**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1898	$806,309,741	$7,406,102 73
Written or renewed in 1899	512,214,400	4,499,179 37
Totals	$1,318,524,141	$11,905,282 10
Deduct expirations and cancellations	472,635,202	4,089,469 73
In force December 31, 1899	$845,888,939	$7,815,812 37
Deduct amount reinsured	16,764,802	182,444 08
Net amount in force	$829,124,137	$7,633,368 29

Largest amount in any one hazard, $100,000.

Recapitulation of Fire and Tornado Risks and Premiums

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$228,518,210	$2,344,697 52	1-2	$1,172,348 76
1898.....	Two years.....	3,600,626	18,646 39	1-4	4,661 59
1899.....		4,040,196	23,713 19	3-4	17,784 87
1897.....	Three years.....	111,929,678	853,595 44	1-6	142,259 24
1898.....		161,264,738	1,055,804 35	1-2	527,902 18
1899.....		139,986,831	1,077,409 96	5-6	897,841 63
1896.....	Four years.....	2,520,847	18,467 81	1-8	2,308 48
1897.....		1,985,783	14,606 32	3-8	5,477 37
1898.....		3,958,954	17,934 87	5-8	11,209 29
1899.....		3,531,889	19,260 88	7-8	16,853 27
1895.....	Five years.....	27,993,211	395,087 38	1-10	39,508 74
1896.....		28,445,406	374,895 48	3-10	112,468 63
1897.....		31,244,874	403,883 80	1-2	201,941 90
1898.....		40,434,238	465,062 90	7-10	325,544 03
1899.....		36,634,150	535,543 50	9-10	481,989 16
Various....	Over five years.....	3,034,506	14,798 50	Various	8,237 56
Totals		$829,124,137	$7,633,368 29	.....	$3,968,336 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$76,533,358 62
Total losses paid since organization.....	42,111,770 34
Total cash dividends declared since the Company commenced business.	6,394,356 56
Total par value of the Company's stock owned by the directors.....	168,400 00
Total amount loaned to officers and directors.....	1,000 00
Total amount of losses incurred during the year.....	2,247,632 71

Amounts deposited in various States and countries for the protection of policyholders as follows, viz:

Georgia	$25,000 00
Virginia	50,000 00
Oregon	52,500 00
New Mexico	10,000 00

Business in the State of New York during the year.

Fire and tornado risks written.....	$103,394,239 00
Premiums received	637,816 01
Losses paid	516,960 58
Amount of losses incurred.....	510,322 31
Amount paid the Comptroller for taxes on premiums.....	3,151 40

EAGLE FIRE COMPANY.

No. 71 WALL STREET, NEW YORK.

[Organized April 22, 1806; commenced business August 6, 1806.]

ALEXANDER J. CLINTON, President. THOMAS J. GAINES, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$410,000 00
Loans on bond and mortgage (first liens)	23,000 00
Interest due and unpaid on bond and mortgage loans	150 00
Interest accrued thereon	520 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Oswego & Syracuse R. R. Co. stk.	$25,000 00	210	$52,500 00	
Albany & Susquehanna R. R. Co. stk.	20,000 00	195	39,000 00	
Utica, Chenango & Susquehanna Valley R. R. Co. stocks	10,000 00	145	14,500 00	
Rensselaer & Saratoga R. R. Co. stk.	5,000 00	190	9,500 00	
N. Y., Lackawanna & Western R. R. Co. stocks	10,000 00	130	13,000 00	
The Valley R. R. Co. stocks	15,000 00	129½	19,425 00	
N. Y. C. & H. R. R. R. Co. stock	20,000 00	132	26,400 00	
Lake Shore & Michigan Southern R. R. Co. stock	10,000 00	197	19,700 00	
Rome, Watertown & Ogdensburgh R. R. Co. stock	30,000 00	130	39,000 00	
Buffalo, Rochester & Pittsburgh R. R. Co. (preferred) stock	10,000 00	102	10,200 00	
Chicago & North Western R. R. Co. (common) stock	20,000 00	161	32,200 00	
Chicago & North Western R. R. Co. (preferred) stock	10,000 00	198	19,800 00	
Chicago, Milwaukee & St. Paul R. R. Co. (preferred) stock	30,000 00	172	51,600 00	
Ninth Avenue R. R. Co. stock	11,200 00	185	20,720 00	
Central Park North & East River R. R. Co. stock	13,000 00	195	25,350 00	
Pittsburgh, Fort Wayne & Chicago R. R. Co. stock	24,900 00	185	46,065 00	
Brooklyn City R. R. Co. stock	10,000 00	236	23,600 00	
Union Ferry Co., New York and Brooklyn, stock	5,000 00	40	2,000 00	
Delaware & Hudson Canal Co. stk.	20,000 00	118½	23,700 00	
Consolidated Gas Co. of N. Y. stk.	15,000 00	191	28,650 00	
Consolidated Gas. Co. of Balt., Md., stock	20,000 00	52	10,400 00	
Brooklyn Union Gas Co. stock	20,000 00	140¼	28,050 00	
Chicago, Rock Island & Pacific R. R. Co. stock	10,000 00	106⅝	10,662 50	
Pennsylvania R. R. Co. stock	10,000 00	130½	13,050 00	
German American Bank stock	3,750 00	120	4,500 00	
Nassau Bank stock	5,000 00	157½	7,875 00	
Bank of America stock	5,000 00	435	21,750 00	
Merchants' National Bank stock	16,650 00	174	28,971 00	
Mechanics' National Bank stock	5,000 00	205	10,250 00	
American Exchange Bank stock	20,000 00	185	37,000 00	
East River Nation Bank stock	3,550 00	130	4,615 00	
National Bank of Commerce stock	10,000 00	250	25,000 00	
Additional Water Loan City of New York bonds	150,000 00	101	151,500 00	
Total par and market values	$593,050 00	.....	$870,533 50	870,533 50
Cash in office, $2,904.34; in bank, $14,519.93; total				17,424 27
Interest due and accrued on stocks and bonds				5,327 00

Interest due on deposits	$44 00
Gross premiums in due course of collection	40,019 80
All other assets, viz.: Rents due and accrued, $3,683.36; due for reinsurance on losses paid, $1,746.02; total	5,429 38
Aggregate amount of all actual available Assets	**$1,372,447 95**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$28,612 20	
Losses resisted, including interest, cost and expenses	3,696 67	
Losses unadjusted, including all reported and supposed losses	11,183 32	
Total amount of claims for losses	$43,492 19	
Deduct reinsurance thereon	12,639 65	
Net amount of unpaid losses and claims		$30,852 54
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$62,837 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	159,514 63	
Total unearned premiums		222,351 93
Cash dividends to stockholders, unpaid		1,768 24
Salaries and other miscellaneous expenses, due and accrued		1,244 21
Borrowed money, due and to become due		40,000 00
All other liabilities, viz.: Internal revenue, $162.84; commissions and brokerage, $9,191.37; return premiums, $3,160.96; reinsurance, $3,398.29; total		15,913 46
Total liabilities, except capital and net surplus		**$312,130 38**
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		**760,317 57**
Aggregate Liabilities, including paid up capital and net surplus		**$1,372,447 95**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$291,938 18	
Deduct reinsurance ($25,779.60), rebate and return premiums	54,912 50	
Net cash received for premiums (all fire)		$237,025 68
Interest received on bonds and mortgages		1,020 00
Interest and dividends received from all other sources		34,914 35
Received for rent		5,485 87
Aggregate Receipts during the year in cash		**$278,445 90**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$211,071 68	
Deduct salvages and reinsurances	47,496 65	
Net amount paid for losses (all fire)		$163,575 03
Dividends paid		45,846 00
Commissions and brokerage		64,247 42
Salaries and other charges of officers, clerks and other employes		37,183 61
State, national and local taxes		12,092 75
All other disbursements, viz.: Contingent expenses, $8,608.54; fire patrol, $1,380.99; interest, $1,257.70; total		11,247 23
Aggregate Disbursements during the year in cash		**$334,192 04**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$65,764,459	$446,168 75
Written or renewed in 1899	48,085,638	295,306 59
Totals	$113,850,097	$741,475 34
Deduct expirations and cancellations	36,991,728	248,704 83
In force December 31, 1899	$76,858,369	$492,770 51
Deduct amount reinsured	10,133,285	60,161 07
Net amount in force	$66,725,084	$432,609 44

Largest amount in any one hazard, $88,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$16,359,143	$125,674 60	1-2	$62,837 30
1898	Two years	37,900	135 37	1-4	33 84
1898	Two years	4,500	13 90	3-4	10 43
1897	Three years	12,554,542	84,531 41	1-6	14,088 57
1898	Three years	14,517,731	88,038 79	1-2	44,019 39
1899	Three years	19,619,450	98,521 32	5-6	82,101 11
1896	Four years	99,266	750 52	1-8	93 82
1897	Four years	98,500	757 25	3-8	283 97
1898	Four years	155,700	1,374 74	5-8	859 21
1899	Four years	148,900	1,160 42	7-8	1,015 37
1895	Five years	505,467	5,203 58	1-10	520 36
1896	Five years	457,927	5,119 96	3-10	1,535 99
1897	Five years	577,983	7,275 56	1-2	3,637 83
1898	Five years	783,075	6,660 12	7-10	4,662 08
1899	Five years	805,000	7,391 90	9-10	6,652 71
Totals		$66,725,084	$432,609 44	.....	$222,351 93

Answers to General Interrogatories.

Total premiums received since the organization of the Company	**$8,680,549 00**
Total losses paid since organization	4,147,703 50
Total cash dividends declared since the Company commenced business	**4,331,308 00**
Total par value of the Company's stock owned by the directors	44,520 00
Total amount of fire losses incurred during the year	171,478 04

Business in the State of New York during the year.

Fire risks written	$33,448,264 00
Premiums received	118,697 64
Losses paid	103,957 92
Amount of losses incurred	101,680 20
Amount paid the Comptroller for taxes on premiums	557 53

EASTERN INSURANCE COMPANY.

No. 52 WILLIAM STREET, NEW YORK.

[Incorporated April 22, 1896; commenced business April 25, 1896.]

VERNON C. BROWN, President. JAMES MARSHALL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$72,000 00
Interest accrued thereon		906 67

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government coupon 4 per cent. bonds	$140,000 00	134¼	$187,950 00	
U. S. Government regt'd 5 per cent. bonds	10,000 00	113¼	11,325 00	
N. Y. city chool 3½ p. c. bonds	30,000 00	106½	31,950 00	
N. Y. city college 3½ p. c. bonds	20,000 00	106½	21,300 00	
N. Y. city water 3½ p. c. bonds	20,000 00	106½	21,300 00	
Equitable Gas Light Co., N. Y., 5 per cent. bonds	35,000 00	117	40,950 00	
Pennsylvania Co. registered 4½ per bonds	10,000 00	115	11,500 00	
Norfolk and Western R. R. Co. 4 per cent. bonds	10,000 00	90½	9,050 00	
Ann Arbor R. R. Co. 4 per cent. bonds	10,000 00	90	9,000 00	
Total par and market values	$285,000 00	.....	$344,325 00	344,325 00
Cash in bank				22,592 67
Interest due and accrued on stocks and bonds				2,275 00
Due from Palatine Insurance Company				11,634 07
Gross premiums in due course of collection				74,005 35
All other assets, viz.: Due for reinsurance on losses paid				790 12
Aggregate amount of all actual available Assets				$528,528 88

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$137,365 55	
Losses resisted, including interest, cost and expenses	1,875 00	
Total amount of claims for losses	$139,240 55	
Deduct reinsurance thereon	67,820 04	
Net amount of unpaid losses and claims		$71,558 51
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$89,903 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	32,826 41	
Total unearned premiums		122,729 56
All other liabilities, viz.: Commissions and brokerage, $24,592.64; reinsurance, $41,034.74; total		65,627 38
Total liabilities, except capital and net surplus		$259,915 45
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		68,613 43
Aggregate Liabilities, including paid up capital and net surplus		$528,528 88

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,037,288 09	
Deduct reinsurance ($465,971.76), rebate and return premiums	631,428 45	
Net cash received for premiums (all fire)		$405,859 64
Interest received on bonds and mortgages		2,440 00
Interest and dividends received from all other sources		18,169 57
Aggregate Receipts during the year in cash		**$426,469 21**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$58,114 72	
Deduct salvages and reinsurances	180,222 78	
Net amount paid for losses (all fire)		$403,891 94
Dividends paid		10,000 00
Commissions and brokerage		146,220 94
Salaries and other charges of officers, clerks and other employes		104 58
State, national and local taxes		13,660 22
All other disbursements, viz.: Rent, $1,610; auditing, $171.89; total		1,781 89
Aggregate Disbursements during the year in cash		**$575,659 57**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$48,802,092	$470,668 91
Written or renewed in 1899	116,678 321	1,010,719 74
Totals	$165,480,413	$1,481,388 65
Deduct expirations and cancellations	107,718,532	899,608 00
In force December 31, 1899	$57,761,881	$581,780 65
Deduct expirations and cancellations	107,718,532	899,608 00
Net amount in force	$23,004,738	$224,990 29

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$18,686,634	$179,806 31	1-2	$89,903 15
1898	Two years	85,672	139 45	1-4	34 86
1899	Two years	425,631	4,616 21	3-4	3,462 16
1897	Three years	501,740	3,159 92	1-6	526 65
1898	Three years	1,035,929	7,462 73	1-2	3,731 37
1899	Three years	1,485,665	18,285 27	5-6	15,237 73
1897	Four years	10,200	63 99	3-8	24 00
1898	Four years	22,748	106 44	5-8	66 50
1899	Four years	64,926	985 69	7-8	862 48
1897	Five years	400 00	3 71	1-2	1 85
1898	Five years	269,243	2,228 47	7-10	1,559 92
1899	Five years	415,950	8,132 10	9-10	7,318 89
Totals		$23,004,738	$224,990 29	.....	$122,729 56

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,093,605 03
Total losses paid since organization	625,294 67
Total cash dividends declared since the Company commenced business	40,000 00
Total par value of the Company's stock owned by the directors	59,500 00
Total amount of fire losses incurred during the year	436,974 45

Business in the State of New York during the year.

Fire risks written	$13,076,280 00
Premiums received	35,610 92
Losses paid	48,327 96
Amount of losses incurred	59,467 84
Amount of taxes paid to various fire departments	435 50
Amount paid the Comptroller for taxes on premiums	516 12

EMPIRE CITY FIRE INSURANCE COMPANY.

No. 50 WALL STREET, NEW YORK.

[Organized and commenced business October 5, 1850.]

LINDLEY MURRAY, JR., President. DAVID J. BURTIS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$5,500 00
Interest due and unpaid on bond and mortgage loans		137 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. bonds	$200,000 00	115	$230,000 00	
N. Y. City water stock bonds	20,000 00	100	20,000 00	
N. Y. City armory bonds	20,000 00	100	20,000 00	
Lake Shore & Michigan Southern Ry. bonds	10,000 00	110	11,000 00	
American Exchange National Bank stock	5,000 00	185	9,250 00	
Underwriters' Salvage Co. stock	500 00	.....	.....	
Total par and market values	$255,500 00	.....	$290,250 00	
				290,250 00
Cash in office, $328.52; in bank, $36,165.41; total				36,493 93
Gross premiums in due course of collection				3,204 98
Aggregate amount of all actual available Assets				$335,586 41

II. LIABILITIES.

Losses unadjusted including all reported and supposed losses		$10,850 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$51,222 22	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,843 80	
Total unearned premiums		66,066 02
All other liabilities, viz.: Commissions and brokerage		480 75
Total liabilities, except capital and net surplus		**$77,396 77**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**58,189 64**
Aggregate Liabilities, including paid up capital and net surplus		**$335,586 41**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$151,967 43	
Deduct reinsurance ($510.29), rebate and return premiums	21,735 03	
Net cash received for premiums (all fire)		$130,232 40
Interest received on bonds and mortgages		275 00
Interest and dividends received from all other sources		10,123 20
Received from all other sources, viz.: Return tax on stock of American Exchange National Bank		136 42
Aggregate Receipts during the year in cash		$140,767 02

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$52,542 01
Dividends paid	12,000 00
Commissions and brokerage	37,474 34
Salaries and other charges of officers, clerks and other employes	11,520 00
State, national and local taxes	342 38
All other disbursements, viz.: Rent, $2,500; stationery, fire patrols, etc., $3,670.54; total	6,170 54
Aggregate Disbursements during the year in cash	**$120,049 27**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$8,162,229	$60,113 12
Written or renewed in 1899	16,698,911	148,601 82
Totals	$24,861,140	$208,714 94
Deduct expirations and cancellations	11,230,170	84,417 92
In force December 31, 1899	$13,630,970	$124,297 02
Deduct amount reinsured	95,614	431 37
Net amount in force	$13,535,356	$123,865 65

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$10,990,266	$102,444 44	1-2	$51,222 22
1898	Two years	10,730	77 08	1-4	19 27
1899	Two years	96,461	700 70	3-4	525 53
1897	Three years	506,092	3,290 39	1-6	548 40
1898	Three years	537,170	3,011 33	1-2	1,505 67
1899	Three years	995,005	8,366 82	5-6	6,972 35
1898	Four years	5,000	69 03	5-8	43 14
1899	Four years	67,326	896 23	7-8	784 20
1898	Five years	18,586	317 14	7-10	222 00
1899	Five years	308,720	4,692 49	9-10	4,223 24
Totals		$13,535,356	$123,865 65	.....	$66,066 02

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,602,031 04
Total losses paid since organization	1,674,264 19
Total cash dividends declared since the Company commenced business	915,000 00
Total par value of the Company's stock owned by the directors	46,300 00
Total amount of fire losses incurred during the year	58,773 25

Business in the State of New York during the year.

Fire risks written	$4,374,071 82
Premiums received	22,825 54
Losses paid	15,350 97
Amount of losses incurred	18,710 26
Amount paid the Comptroller for taxes on premiums	79 30

ERIE FIRE INSURANCE COMPANY.

BUFFALO.

[Organized as a mutual insurance company March 14, 1874, under the name of the "Erie County Mutual Insurance Company;" changed to a joint-stock company under its present name September 24, 1896.]

JOSEPH M. KERTZ, President. JOHN C. BERTRAND, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$2,847 74
Loans on bond and mortgage (first liens)	504,498 60
Loans on bond and mortgage on which more than one year's interest is due (of which $7,000 is in process of foreclosure)	7,000 00
Interest due and unpaid on bond and mortgage loans	1,911 38
Interest accrued thereon	7,537 46

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Third National Bank stock	$2,500 00	$3,750 00	$2,500 00	
Metropolitan Bank stock	1,000 00	1,250 00	1,000 00	
Total amounts	$3,500 00	$5,000 00	$3,500 00	3,500 00
Cash in office, $6,403.64; in bank, $35,151.77; total				41,555 41
Gross premiums in due course of collection				46,028 74
Aggregate amount of all actual available Assets				**$614,879 33**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,889 76	
Losses unadjusted, including all reported and supposed losses	11,434 72	
Losses resisted, including interest, cost and expenses	2,950 00	
Net amount of unpaid losses and claims		$21,274 48
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$112,439 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	120,862 21	
Total unearned premiums		233,301 75
All other liabilities, viz.: Commissions and brokerage		6,255 00
Total liabilities, except capital and net surplus		**$260,831 23**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**154,048 10**
Aggregate Liabilities, including paid up capital and net surplus		**$614,879 33**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$362,714 32	$5,993 05	
Deduct reinsurance ($58,716.75), rebate and return premiums	104,222 03	923 81	
	$258,492 29	$5,069 24	
Net cash received for premiums			$263,561 53
Interest received on bonds and mortgages			33,698 34

Interest and dividends received from all other sources	$651 88
Received for rent	105 00
Aggregate Receipts during the year in cash	**$298,016 75**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$208,972 10	$141,355 43	
Deduct salvages and reinsurances	38,448 34	.....	
	$170,523 76	$141,355 43	
Net amount paid for losses			$311,879 19
Dividends paid			10,000 00
Commissions and brokerage			63,191 24
Salaries and other charges of officers, clerks and other employes			26,912 83
State, national and local taxes			6,812 68
All other disbursements, viz.: Rent, $1,200; traveling expenses, $3,064.78; Insurance Department fees, $1,553.63; advertising, printing, stationery, $3,268.15; miscellaneous expenses $3,821.60; legal expenses, $603.17; maps, $1,964.36; internal revenue, $1,822.74; tax on premiums, $2,861.07; profit and loss, $54.10; total			20,213 60
Aggregate Disbursements during the year in cash			**$439,009 54**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$35,394,224	$331,760 92	$2,098,469	$64,561 30
Written or renewed in 1899	40,383,884	371,120 17	.....	1,471 08
Totals	$75,778,108	$702,881 09	$2,098,469	$66,032 38
Deduct expirations and cancellations	28,625,991	258,100 71	2,098,469	66,032 38
In force Dec. 31, 1899	$47,152,117	$444,780 38	.....	.....
Deduct amount reinsured	893,977	7,916 25	.....	.....
Net amount in force	$46,258,140	$436,864 13	.....	.....

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$22,334,637	$224,879 07	1-2	$112,439 54
1898	Two years	105,773	905 09	1-4	226 27
1899	Two years	98,511	816 05	3-4	612 04
1897	Three years	3,641,013	32,327 24	1-6	5,387 87
1898	Three years	6,098,133	49,761 70	1-2	24,880 85
1899	Three years	7,876,432	63,824 40	5-6	53,187 00
1897	Four years	24,208	176 06	3-8	66 02
1898	Four years	47,900	459 50	5-8	287 19
1899	Four years	37,900	309 93	7-8	271 19
1895	Five years	770,625	6,815 06	1-10	681 51
1896	Five years	1,212,937	13,369 51	3-10	4,010 85
1897	Five years	1,068,947	11,763 54	1-2	5,881 77
1898	Five years	1,399,450	14,708 12	7-10	10,295 68
1899	Five years	1,541,674	16,748 86	9-10	15,073 97
Totals		$46,258,140	$436,864 13	.....	$233,301 75

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$1,359,722 98
Total losses paid since organization.....	686,984 30
Total cash dividends declared since the Company commenced business.	30,000 00
Total par value of the Company's stock owned by the directors.....	94,800 00
Total amount loaned to officers and directors.....	30,200 00
Total amount of fire losses incurred during the year.....	155,569 66
Total amount of inland marine losses incurred during the year.....	7,958 97

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$16,953,271 00	.....
Premiums received	103,676 08	547 27
Losses paid	55,870 15	141,355 43
Amount of losses incurred.....	47,671 65	7,958 97
Amount paid the Comptroller for taxes on premiums...	.....	538 09

GERMAN ALLIANCE INSURANCE COMPANY.

NASSAU AND LIBERTY STREETS, NEW YORK.

[Organized and commenced business February 8, 1897.]

ADOLPH A. STROHN, President. CHARLES G. SMITH, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. coupon bonds.....	$100,000 00	108½	$108,500 00
U. S. 4 per cent. registered bonds..	60,000 00	130	78,000 00
U. S. 3 per cent. coupon bonds.....	90,000 00	111	99,900 00
Aqueduct 3½ per cent. registered bonds of New York city.....	25,000 00	106	26,500 00
Schoolhouse 3½ per ct. registered bonds of New York city.....	75,000 00	107	80,250 00
Atchison, Topeka & Santa Fe 4 per cent. general mortgage bonds.	10,000 00	99	9,900 00
Central R. R. of N. J. 4 per cent. general mortgage coupon bonds.	10,000 00	119½	11,950 00
Central R. R. of N. J. 5 per cent. reg. general mortgage bonds....	10,000 00	119½	11,950 00
Chicago, Bur. & Quincy R. R., 3½ per ct. Illinois Div. bonds...	2,000 00	101½	2,030 00
Chicago & Eastern Illinois 6 per ct. first coupon bonds.....	25,000 00	130	32,500 00
Chicago, Milwaukee & St. Paul Ry. 7 per cent con. mortgage bonds....	15,000 00	169	25,350 00
Edison Electric Illum. Co. 5 per cent. first mortgage bonds.....	10,000 00	119	11,900 00
Milwaukee & St. Paul Ry. 7 per ct. first bonds (C. & M. Div.)....	10,000 00	169	16,900 00
Missouri, Kan. & Texas. Ry. 4 per cent. first bonds.....	25,000 00	86	21,500 00
Second avenue R. R. 5 per cent. bonds	25,000 00	113	28,250 00
Utah & Northern R. R. 7 per cent. first mortgage bonds.....	20,000 00	118	23,600 00
Western Union Tel. Co. 5 per ct. col. trust bonds.....	2,000 00	110	2,200 00
Central National bank stock.....	5,000 00	175	8,750 00
Chicago & N'western R. R. preferred stock	20,000 00	180	36,000 00
Chic., Mil. & St. P. pref stock.....	20,000 00	155	31,000 00
Chicago, Burlington & Quincy R. R. stock	12,500 00	121½	15,187 00
Illinois Central R. R. stock.....	10,000 00	112	11,200 00
National Bank of Commerce stock	10,000 00	250	25,000 00
N. Y. C. & H. R. R. R. stock....	20,000 00	128	25,600 00
Northern Pac. R. R. pref. stock....	10,000 00	73½	7,350 00
Rens. & Saratoga R. R. guar. stk.	10,000 00	193	19,300 00
Pennsylvania R. R. stock.....	70,000 00	129	90,300 00
Union Pacific R. R. pref. stock....	20,000 00	74¾	14,950 00
Total par and market values...	$721,500 00	.....	$875,817 00

	$875,817 00
Cash in bank.....	7,131 20
Gross premiums in due course of collection.....	65,333 23
Aggregate amount of all actual available Assets.....	$948,281 43

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	$32,551 08	
Losses unadjusted, including all reported and supposed losses.	23,146 00	
Losses resisted, including interest, cost and expenses	240 00	
Net amount of unpaid losses and claims.....		$55,937 08

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$100,318 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	86,657 46	
Total unearned premiums		$186,976 00
Salaries and other miscellaneous expenses, due and accrued.		135 52
All other liabilities, viz.: Commissions and brokerage, $22,592.31; premiums, $11.75; total		22,604 06
Total liabilities, except capital and net surplus		**$265,652 66**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		**282,628 77**
Aggregate Liabilities, including paid up capital and net surplus		**$948,281 43**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$279,413 82	
Deduct reinsurance ($544.89), rebate and return premiums	56,175 55	
Net cash received for premiums (all fire)		$223,238 27
Interest and dividends received from all other sources		34,320 56
Aggregate Receipts during the year in cash		**$257,558 83**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$195,935 96	
Deduct salvages and reinsurances	2,614 20	
Net amount paid for losses (all fire)		$193,321 76
Commissions and brokerage		44,518 41
Salaries and other charges of officers, clerks and other employes		1,775 00
State, national and local taxes		19,388 85
All other disbursements, viz.: Stationery, printing, traveling, etc.		2,849 90
Aggregate Disbursements during the year in cash		**$261,853 92**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$35,108,715	$274,555 75
Written or renewed in 1899	41,407,069	322,131 07
Totals	$76,515,784	$596,686 82
Deduct expirations and cancellations	31,448,609	256,728 50
In force December 31, 1899	$45,067,175	$339,958 32

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$22,031,276	$200,637 08	1-2	$100,318 54
1898	Two years	676,816	3,828 70	1-4	957 18
1899	Two years	1,420,505	6,451 76	3-4	4,838 82
1897	Three years	1,588,689	13,702 26	1-6	2,283 71
1898	Three years	7,696,551	40,930 20	1-2	20,465 09
1899	Three years	6,889,227	35,741 18	5-6	29,784 32
1897	Four years	117,748	1,044 82	3-8	391 77
1898	Four years	243,834	1,727 66	5-8	1,079 80
1899	Four years	493,231	2,553 77	7-8	2,234 55
1897	Five years	634,656	6,752 63	1-2	3,376 31
1898	Five years	2,136,676	13,417 61	7-10	9,392 33
1899	Five years	1,137,996	13,170 65	9-10	11,853 58
Totals		$45,067,175	$239,958 32	.....	$186,976 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....		$649,804 62
Total losses paid since organization.....		299,282 82
Total par value of the Company's stock owned by the directors.....		86,400 00
Total amount of fire losses incurred during the year.....		206,252 20
Amounts deposited in various States and countries for the protection of policyholders as follows, viz:		
Oregon	$65,000 00	
Virginia	13,000 00	

Business in the State of New York during the year.

Fire risks written	$12,843,070 00
Premiums received	72,923 94
Losses paid	85,072 42
Amounts of losses incurred	83,213 42

GERMAN-AMERICAN INSURANCE COMPANY.

LIBERTY AND NASSAU STREETS, NEW YORK.

[Organized and commenced business March 7, 1872.]

WILLIAM N. KREMER, President. CHARLES G. SMITH, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$15,000 00
Loans on bond and mortgage (first liens)	53,000 00
Interest accrued thereon	838 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States coupon 4 p. c. bonds..	$100,000 00	111	$111,000 00
United States reg. 4 p. c. bonds..	120,000 00	130	156,000 00
United States coupon 4 p. c. bonds..	300,000 00	130	390,000 00
United States coupon 5 p. c. bonds..	525,000 00	110	577,500 00
United States coupon 3 p. c. bonds..	55,000 00	107	58,850 00
N. Y. City Adl. water rg. 3 p.c. bds.	512,500 00	100	512,500 00
N. Y. City Adl. water rg. 3½ p. c. bonds	50,000 00	101	50,500 00
N. Y. City correction buildings 3½ p. c. bonds	50,000 00	107	53,500 00
N. Y. City dock reg. 3 p. c. bonds..	200,000 00	100	200,000 00
N. Y. City dock coupon 3½ p. c. bonds	50,000 00	107	53,500 00
N. Y. City docks & ferries 3½ p. c. coupon bonds	50,000 00	107	53,500 00
N. Y. City schoolhouse reg. 3 p. c. bonds	115,284 00	100	115,284 00
N. Y. City schoolhouse 3½ p. c. bds.	50,000 00	107	53,500 00
Brooklyn City reg. 3 p. c. bonds....	75,000 00	100	75,000 00
Brooklyn City school bldg. reg. 3½ p. c. bonds	100,000 00	108	108,000 00
Boston, Mass., rapid transit loan reg. 3½ p. c. bonds	50,000 00	105	52,500 00
St. Louis, Mo., 4 p. c. bonds.....	100,000 00	110	110,000 00
Portland, Or., water 5 p. c. bonds..	50,000 00	111	55,500 00
Albany & Sus. R. R. first con. 6 p. c. bonds	75,000 00	113	84,750 00
Atchison, Topeka & Santa Fe Ry. general 4 p. c. bonds	50,000 00	95	47,500 00
Chic., Rock Isl. & Pac. R. R. first 6 p. c. bonds	50,000 00	130	65,000 00
Chic., Rock Isl. & Pac. R. R. general 4 p. c. bonds	50,000 00	104	52,000 00
Central R. R. of New Jersey general coupon 5 p. c. bonds	50,000 00	112	56,000 00
Central R. R. of New Jersey general reg. 5 p. c. bonds	15,000 00	112	16,800 00
Cent. Pac. R. R. 3½ p. c. bonds..	50,000 00	79	39,500 00
Chic., Milwaukee & St. Paul R. R., I. & D. 7 p. c. bonds	30,000 00	160	48,000 00
Chic., Milwaukee & St. Paul R. R., La Crosse 5 p. c. bonds	60,000 00	112	67,200 00
Chic., Milwaukee & St. Paul R. R., C. & P. W. 5 p. c. bonds	30,000 00	118	35,400 00
Chic., Milwaukee & St. Paul R. R., Southern Minn. 6 p. c. bonds....	10,000 00	117	11,700 00
Chic & Northwestern Ry. sinking fund 5 p. c. bonds	69,000 00	107	73,830 00
Chic. & Northwestern Ry. sinking funds 6 p. c. bonds	38,000 00	115	43,700 00
Chic. & Northwestern Ry. sinking fund debenture 5 p. c. bonds	55,000 00	116	63,800 00
Chic. & Northwestern Ry. sinking fund debenture 5 p. c. bonds	30,000 00	106	31,800 00
Chic., Bur. & Quincy R. R., Chic. & Ia. 5 p. c. bonds	50,000 00	105	52,500 00

	Par value.	Carried at.	Market value.
Chic. & Eastern Ill. R. R. first con. 6 p. c. bonds	$25,000 00	130	$32,500 00
Clev. C. C. & St. Louis R. R. (St. Louis Div.) first 4 p. c. bonds	50,000 00	97	48,500 00
Erie Ry. first con. 7 p. c. bonds	150,000 00	135	202,500 00
Hannibal & St. Joseph R. R. first 6 p. c. bonds	25,000 00	120	30,000 00
Hocking Val. Ry. Co., first con. 4½ p. c. bonds	10,000 00	99	9,900 00
Little Miami R. R. first 5 p. c. bonds	25,000 00	115	28,750 00
Louisville & Nash. and Mobile & Montgomery R. R. joint 4½ p. c. bonds	100,000 00	105	105,000 00
Louisville & Nash. R. R. gen. 6 p. c. bonds	24,000 00	115	27,600 00
Minn. & St. Louis R. R. (Iowa extension) first 7 p. c. bonds	10,000 00	121	12,100 00
Minn. & St. Louis R. R. first refunding 4 p. c. bonds	10,000 00	96	9,600 00
Montana Cent. R. R. first 6 p. c. bonds	25,000 00	130	32,500 00
Milwaukee & St. Paul Ry. C. & M. first 7 p. c. bonds	40,000 00	160	64,000 00
N. Y., N. H. & H. R. R. 4 p. c. convertible (1903) deb. certificates.	20,000 00	175	35,000 00
Nash., Chatt. & St. Louis Ry. first 5 p. c. bonds	25,000 00	103	25,750 00
N. Y., Lack. & West. R. R. first 6 p. c. bonds	100,000 00	132	132,000 00
N. Y. Sus. & West. R. R. first 5 p. c. bonds	25,000 00	110	27,500 00
N. Y., Sus. & West. R. R. terminal first 5 p. c. bonds	25,000 00	106	26,500 00
N. Y. C. & H. R. R. R. Lake Shore collateral 3½ p. c. bonds	50,000 00	95	47,500 00
N. Y., Chic. & St. Louis R. R. first 4 p. c. bonds	45,000 00	105	47,250 00
Pennsylvania Co. reg. 4½ p. c. bds.	37,000 00	108	39,960 00
Pennsylvania Co. coupon 4½ p. c. bonds	43,000 00	109	46,870 00
St. Paul, Minn. & Manitoba Ry. first con. 6 p. c. bonds	71,000 00	134	95,140 00
St. Paul, Minn. & Manitoba Ry. (Montana ext.) first 4 p. c. bonds.	25,000 00	95	23,750 00
St. Lawrence & Adirondack R. R. Co. first 5 p. c. bonds	25,000 00	110	27,500 00
Utah & Northern R. R. first 7 p. c. bonds	10,000 00	121	12,100 00
West Shore Ry. Co. first guar. 4 p. c. reg. bonds	44,000 00	107	47,080 00
West Shore Ry. Co. first guar. 4 p. c. coupon bonds	6,000 00	107	6,420 00
Allegheny Street Ry. 5 p. c. bonds	25,000 00	100	25,000 00
Columbus & Ninth Ave. R. R. first 5 p. c. bonds	25,000 00	117	29,250 00
Lex. Ave. & Pavonia Ferry Ry. first 5 p. c. bonds	25,000 00	117	29,250 00
Minneapolis L. & M. Street Ry. 5 p. c. bonds	25,000 00	100	25,000 00
Metropolitan Street Ry. 5 p. c. bds.	35,000 00	116	40,600 00
N. Y. Gas & Elec. Light, Heat & Power Co. 4 p. c. bonds	25,000 00	87	21,750 00
34th St. Crosstown Ry. 5 p. c. bds.	50,000 00	110	55,000 00
Troy (N. Y.) City Ry. Co. 5 p. c. bonds	25,000 00	105	26,250 00
Edison Elec. Illuminating Co. of N. Y. first 5 p. c. bonds	35,000 00	120	42,000 00
Western Union Tel. Co., 5 p. c. bds.	25,000 00	113	28,250 00
Maryland Steel Co. 5 p. c. bonds	47,000 00	90	42,300 00
Standard Gas Light Co. 5 p. c. bonds.	25,000 00	111	27,750 00
Albany & Sus. R. R. stock	10,000 00	195	19,500 00
Atchison, Topeka & Santa Fe pref. stock	50,000 00	58	29,000 00
Cayuga & Sus. R. R. stock	30,000 00	195	58,500 00
Chic., Burlington & Quincy stock.	60,000 00	122	73,200 00
Chic., Mil. & St. Paul R. R. pref. stock	100,000 00	155	155,000 00
Chic. & Northwestern R. R. pref. stock	65,000 00	180	117,000 00
Cleveland, C. C. & St. Louis R. R. pref. stock	40,000 00	95	38,000 00

	Par value.	Carried at.	Market value.
Detroit, Hillsdale & Southwestern R. R. stock	20,000 00	102	20,400 00
Great Northern R. R. pref. stock	45,000 00	165	74,250 00
Hocking Valley Railway Co. pref. stock	16,200 00	56	9,072 00
Illinois Cent. R. R. stock	40,000 00	108	43,200 00
Minn. & St. Louis R. R. second pref. stock	10,000 00	91	9,100 00
Morris & Essex R. R. stock	60,000 00	175	105,000 00
N. Y. & Harlem R. R. stock	131,650 00	360	473,940 00
N. Y., N. H. & Hart. R. R. stock	39,000 00	200	78,000 00
N. Y., Lack. & West. R. R. stock	20,000 00	125	25,000 00
Northern Pac. Ry. Co. pref. stock	100,000 00	70	70,000 00
Pennsylvania R. R. stock	127,500 00	122	155,550 00
Rensselaer & Saratoga R. R. stock	50,000 00	180	90,000 00
Union Pac. R. R. pref. stock	50,000 00	70	35,000 00
Wagner Palace Car Co. stock	20,000 00	182	36,400 00
American Exch. Nat. Bank stock	10,000 00	170	17,000 00
Central Nat. Bank stock	40,000 00	170	68,000 00
Mercahnts Nat. Bank stock	4,500 00	160	7,200 00
National Bank of Commerce stock	30,000 00	250	75,000 00
Fourth Nat. Bank stock	40,000 00	175	70,000 00
German American Bank stock	16,575 00	115	19,061 00
Standard Oil Co. stock	60,000 00	400	240,000 00
Total par and market values	$5,962,209 00	.....	$7,423,157 00

		$7,423,157 00
Cash in office, $6,739.65; in bank, $202,369.88; total		209,109 53
Gross premiums in due course of collection		527,849 41
Aggregate amount of all actual available Assets		**$8,228,953 94**

Special Reserve Fund under Sections 130, 131, 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$500,000 00
Guaranty surplus fund	500,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$115,458 00	
Losses unadjusted, including all reported and supposed losses	295,410 00	
Losses resisted, including interest, cost and expenses	28,797 40	
Total amount of claims for losses	$439,665 40	
Deduct reinsurance thereon	100,647 00	
Net amount of unpaid losses and claims		$339,018 40
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,060,679 46	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,679,796 48	
Total unearned premiums		2,740,475 94
Salaries and other miscellaneous expenses, due and accrued		8,503 98
All other liabilities, viz.: Commissions and brokerage, $103,113.52; return premiums, $3,581.01; reinsurance, $87,684.30; total		194,378 83
Total liabilities, except capital and net surplus		**$3,282,377 15**
Joint-stock capital paid up in cash		**1,000,000 00**
Surplus beyond all liabilities		**3,946,576 79**
Aggregate Liabilities, including paid up capital and net surplus		**$8,228,953 94**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$4,023,870 19	
Deduct reinsurance ($888,073.20), rebate and return premiums	1,336,233 03	
Net cash received for premiums (all fire)		$2,687,637 16
Interest received on bonds and mortgages		2,120 00

Interest and dividends received from all other sources	$332,857 29
Received for rent	642 00
Aggregate Receipts during the year in cash	**$3,023,256 45**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,517,915 39	
Deduct salvages and reinsurances	716,015 05	
Net amount paid for losses (all fire)		$1,801,900 34
Dividends paid		300,000 00
Commissions and brokerage		443,584 26
Salaries and other charges of officers, clerks and other employes		213,278 99
State, national and local taxes		96,158 44
All other disbursements, viz.: Rent, stationery, advertising, traveling, general and special agents, etc		333,765 85
Aggregate Disbursements during the year in cash		**$3,188,687 88**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$660,610,385	$5,474,216 14
Written or renewed in 1899	475,024,068	4,056,307 51
Totals	$1,135,634,453	$9,530,523 65
Deduct expirations and cancellations	414,716,630	3,689,335 16
In force December 31, 1899	$720,917,823	$5,841,188 49
Deduct amount reinsured	76,969,071	518,800 56
Net amount in force	$643,948,752	$5,322,387 93

Largest amount in any one hazard, $80,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$209,552,210	$2,121,358 92	1-2	$1,060,679 46
1898	Two years	4,075,414	24,874 87	1-4	6,218 72
1899	Two years	4,347,589	35,273 08	3-4	26,454 81
1897	Three years	85,401,869	620,822 32	1-6	103,470 38
1898	Three years	124,927,867	805,216 56	1-2	402,608 28
1899	Three years	109,814,268	753,142 96	5-6	627,619 15
1896	Four years	2,322,100	14,590 32	1-8	1,823 79
1897	Four years	2,472,487	16,343 03	3-8	6,128 64
1898	Four years	3,370,254	17,361 46	5-8	10,850 92
1899	Four years	2,989,171	16,218 44	7-8	14,191 14
1895	Five years	12,589,220	141,979 70	1-10	14,197 97
1896	Five years	15,609,012	161,809 16	3-10	48,542 73
1897	Five years	18,625,610	185,820 29	1-2	92,910 14
1898	Five years	28,814,977	210,196 85	7-10	147,137 83
1899	Five years	19,036,704	197,379 97	9-10	177,641 98
Totals		$643,948,752	$5,322,387 93	.....	$2,740,475 94

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$54,379,465 18
Total losses paid since organization	28,934,996 24
Total cash dividends declared since the Company commenced business	4,390,000 00
Total par value of the Company's stock owned by the directors	145,200 00
Total amount of fire losses incurred during the year	1,764,963 34

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$32,500 00	
Oregon	65,000 00	
Virginia	58,500 00	

Business in the State of New York during the year.

Fire risks written	$120,635,969 00
Premiums received	639,196 63
Losses paid	750,788 68
Amount of losses incurred	681,613 68

GERMANIA FIRE INSURANCE COMPANY.

Nos. 62–64 WILLIAM STREET, NEW YORK.

[Organized and commenced business March 2, 1859.]

HUGO SCHUMANN, President. CHARLES RUYKHAVER, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$690,324 27
Loans on bond and mortgage (first liens)	378,500 00
Interest accrued thereon	8,543 73

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds	$250,000 00	114	$285,000 00
U. S. 4 per cent. coupon bonds	300,000 00	114	342,000 00
Bal. & O. R. R. Co. 3½ p. c. prior lien gold bonds	50,000 00	95	47,500 00
Bal. & Ohio R. R. Co. 4 per cent 1st. mtge. gold bonds	6,000 00	98	5,880 00
Brooklyn Union El. R. R. Co. 4 & 5 p. c. 1st. mtge. gold bonds	15,000 00	94	14,100 00
Ches. & O. Ry. Co. (R. & A. Div.) 4 p. c. 1st. cons. mtge. g. bds.	30,000 00	103	30,900 00
Chic. R. Is. & Pac. R. R. 6 p. c. st mtge bonds	25,000 00	113	32,500 00
Chic. & N'w's'n Ry. Co. sin. f'd deb. reg. 5 p. c. bds	36,000 00	115	41,400 00
C., C., C. & Ind. R. R. Co. gen. cons. mtge. 6 per cent. gold bds.	25,000 00	132	33,000 00
Denver & Rio Grande R. R. Co. 1st cons. mtge. 4 p. c. gold bds.	35,000 00	98	34,300 00
Dry Dock, East B'way & Battery R. R. Co. 5 per cent. gen. mtge. gold bonds	10,000 00	116	11,600 00
Edison Electric Illum. Co. 5 p. ct. 1st mtge. gold bonds	25,000 00	108	27,000 00
Fargo & Southern Ry. Co. 6 p. ct. 1st mtge. gold bonds	20,000 00	137	27,400 00
Flint & Pere Marquette R. R. Co. 5 p. ct. 1st cons. mtge. gold bds.	25,000 00	104	26,000 00
Georgia State 3½ p. ct. reg. bds.	25,000 00	104	26,000 00
Harlem River & Port Chester R. R. 7 per cent. 1st mtge. bonds	10,000 00	110	11,000 00
Kentucky Central Railway Co. 4 per cent. 1st mtge. gold bonds	25,000 00	97	24,250 00
Lehigh Valley Ry. Co. of N. Y. 4½ p. ct. 1st mtge. gold bonds	25,000 00	110	27,500 00
Long Island R. R. Co. 5 per cent. 1st mtge. gold bonds	15,000 00	120	18,000 00
Michigan Central R. R. Co. 5 per cent. 1st mtge. reg. bonds	20,000 00	128	25,600 00
Mil. & Northern R. R. Co. (main line) 6 per cent. 1st mtge. bds.	25,000 00	120	30,000 00
Mil. & St. P. Ry. Co. (Chic. & Milw. Div.) 7 per cent. 1st mtge. bonds	15,000 00	171	25,650 00
Mississippi State 4 p. ct. coup. bds.	20,000 00	100	20,000 00
Missouri Pacific Ry. Co. 6 per. ct. cons. mtge. gold bonds	25,000 00	113	28,250 00
Morris & Essex R. R. Co. 7 per cent. const. mortgage bonds	5,000 00	106	5,300 00
N. Y., Brooklyn & Manhattan Beach Ry. Co. 5 per cent. 1st cons. mtge. gold bonds	25,000 00	106	26,500 00
New York City 3 p. ct. gold bds.	100,000 00	100	100,000 00
New York City 3½ p. ct. gold bds.	400,000 00	106½	426,000 00
N. Y. C. & H. R. R. R. Co. 3½ per cent. reg. gold bonds	50,000 00	95	47,500 00
Penna. Co. 1st mtge. reg. 4½ per cent. gold bonds	50,000 00	114	57,000 00

	Par value.	Carried at.	Market value.	
Pittsburg & Western Ry. Co. 4 p. ct. 1st mtge. gold bonds.....	$25,000 00	100	$52,000 00	
Richmond City 4 per cent. reg. bds.	52,100 00	103	53,663 00	
Rome, Watertown & Ogdensburgh R. R. Co. 5 per cent. 1st cons. conv. mortgage bonds.....	35,000 00	128	44,800 00	
St. Paul, Minn. & Manitoba Ry. Co. 4½ per cent. cons. mortgage gold bonds	25,000 00	115	28,750 00	
St. Paul & Northern Pacific R. R. Co. 6 p. ct. gen. mtge. gold bds.	16,000 00	129	20,640 00	
Tenn. Coal, Iron & R R. Co. (Bir. Ala. Div.) 6 per cent. cons. 1st mortgage gold bonds.....	25,000 00	110	27,500 00	
Third Ave. R. R. Co. 5 per cent. 1st mtge. gold bonds.....	25,000 00	127	31,750 00	
Underwriters' Protective Assn. of Newark, 5 per cent. reg. bonds.	900 00	100	900 00	
Wheeling & Lake Erie Ry. Co. 5 per cent. 1st mtge. gold bonds..	25,000 00	107	26,750 00	
B'way & 7th Ave. R. R. Co. stk.	40,000 00	230	92,000 00	
Brooklyn Union Elevated R. R. Co. stock	3,000 00	30	900 00	
Chicago, Milwaukee & St. Paul Ry. Co. common stock.....	50,000 00	117	58,500 00	
Chicago, Burl. & Quincy R. R. Co. stock	100,000 00	120	120,000 00	
Consolidated Gas Co. stock.....	75,000 00	188	141,000 00	
Delaware, Lackawanna & Western R. R. Co. stock.....	50,000 00	176	88,000 00	
German American Bank stock....	9,375 00	115	10,781 25	
Great Northern Ry. Co. pfd. stk..	50,000 00	173	86,500 00	
Illinois Central R. R. Co. stock..	100,000 00	111	111,000 00	
National Park Bank stock.....	5,000 00	500	25,000 00	
N. Y. C. & H. R. R. R. Co. stk..	100,000 00	127½	127,500 00	
Pennsylvania R. R. Co. stock.....	100,000 00	130	130,000 00	
Pullman's Palace Car Co. stock..	100,000 00	185½	185,500 00	
Union Pacific R. R. Co. pfd. stk..	50,000 00	75	37,500 00	
Western Union Telegraph Co. stk.	80,000 00	85	68,000 00	
Total par and market values....	$2,828,375 00	.....	$3,399,064 25	$3,399,064 25
Cash in office, $2.955.64; in bank, $72,526.31; in hands of Department managers, $24,828.61; total.....				100,310 56
Interest due and accrued on stocks and bonds.....				2,500 00
Gross premiums in due course of collection.....				235,408 03
All other assets, viz.: Rents due and accrued.....				2,219 17
Aggregate amount of all actual available Assets.. ..				**$4,816,870 01**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$48,119 65	
Losses unadjusted, including all reported and supposed losses	76,075 87	
Losses resisted, including interest, cost and expenses..	5,700 00	
Total amount of claims for losses.....	$129,895 52	
Deduct reinsurance thereon.....	38,083 16	
Net amount of unpaid losses and claims.....		$91,812 36
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$368,022 26	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	1,220,624 08	
Total unearned premiums.....		1,588,646 34
All other liabilities, viz.: Commissions and brokerage.....		35,008 46
Total liabilities, except capital and net surplus....		**$1,715,467 16**
**Joint-stock capital paid up in cash..... **		**1,000,000 00**
**Surplus beyond all liabilities..... **		**2,101,402 85**
Aggregate Liabilities, including paid up capital and net surplus		**$4,816,870 01**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,741,840 13	
Deduct reinsurance ($241,760.29), rebate and return premiums	537,267 97	
Net cash received for premiums (all fire)		$1,204,572 16
Interest received on bonds and mortgages		16,000 33
Interest and dividends received from all other sources		140,373 71
Aggregate Receipts during the year in cash		**$1,360,946 20**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$844,958 39	
Deduct salvages and reinsurances	142,326 81	
Net amount paid for losses (all fire)		$702,631 58
Dividends paid		150,000 00
Commissions and brokerage		193,688 18
Salaries and other charges of officers, clerks and other employes		136,224 61
State, national and local taxes		43,308 20
All other disbursements, viz.: Rent, advertising, agency and office expenses, fire patrol, printing and stationery, postage and express, traveling, rents and board expenses.		89,744 69
Aggregate Disbursements during the year in cash		**$1,315,597 26**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$370,162,277	$2,996,131 21
Written or renewed in 1899	232,632,215	1,747,749 30
Totals	$602,794,492	$4,743,880 51
Deduct expirations and cancellations	199,934,778	1,586,689 09
In force December 31, 1899	$402,859,714	$3,157,191 42
Deduct amount reinsured	19,519,563	134,599 98
Net amount in force	$383,340,151	$3,022,591 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$95,745,391	$736,044 52	1-2	$368,022 26
1898	Two years	589,239	4,187 96	1-4	1,046 99
1899	Two years	308,980	2,584 87	3-4	1,938 63
1897	Three years	61,951,105	467,048 11	1-6	77,841 35
1898	Three years	79,930,954	563,325 29	1-2	281,662 63
1899	Three years	85,892,724	607,403 33	5-6	506,169 48
1896	Four years	473,016	4,557 41	1-8	569 68
1897	Four years	420,778	3,934 01	3-8	1,475 25
1898	Four years	588,310	4,851 50	5-8	3,032 17
1899	Four years	573,400	4,496 03	7-8	3,933 99
1895	Five years	8,930,521	101,252 23	1-10	10,125 22
1896	Five years	8,977,395	99,843 62	3-10	29,953 10
1897	Five years	11,329,136	123,601 87	1-2	61,800 96
1898	Five years	12,687,796	140,523 33	7-10	98,366 37
1899	Five years	14,711,376	157,233 90	9-10	141,510 52
	More than five years	230,030	1,703 46	.....	1,197 74
Totals		$383,340,151	$3,022,591 44	.....	$1,588,646 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$34,523,150 00
Total losses paid since organization.....	17,019,319 35
Total cash dividends declared since the Company commenced business.	3,191,000 00
Total par value of the Company's stock owned by the directors.....	207,700 00
Total amount of fire losses incurred during the year.....	716,942 83

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$26,000 00	
Virginia	53,663 00	

Business in the State of New York during the year.

Fire risks written.....	$59,231,245 00
Premiums received	294,350 34
Losses paid	166,360 21
Amount of losses incurred.....	164,912 82
Amount paid the Comptroller for taxes on premiums.....	1,603 91

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS.

[Organized as a mutual insurance company May 4, 1850, under the name of the "Dividend Mutual Insurance Company;" changed to a joint-stock company under its present name April 30, 1864.]

JOHN L. CUNNINGHAM, President. R. A. LITTLE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$47,250 00
Loans on bond and mortgage (first liens)	1,178,959 81
Loans on bond and mortgage upon which more than one year's interest is due	359 37
Interest due and unpaid on bond and mortgage loans	7,179 40
Interest accrued thereon	557 37

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States bonds 4s	$50,000 00	133	$66,500 00	
United States bonds 4s	8,000 00	113	9,040 00	
N. Y. Central & Hudson River R. R. first mortgage bonds	200,000 00	112½	225,000 00	
N. Y. & Harlem R.R. 1st mtg. bds.	100,000 00	101	101,000 00	
Hudson R. Pulp & Paper Co. 1st mtg. bonds	320,000 00	100	320,000 00	
Glens Falls Paper Mill Co. 1st mtg. bonds	150,000 00	100	150,000 00	
Gould Paper Co. 1st mtg. bonds	400,000 00	100	400,000 00	
Syracuse, Binghamtom & N. Y. R. R. 1st mtg. bonds	53,000 00	124¾	66,117 50	
Morris & Essex R. R. 1st mtg. bds.	50,000 00	138½	69,250 00	
Lake Shore & Michigan Southern R. R. 1st mtg. bonds	50,000 00	101	50,500 00	
West Shore R. R. 1st mtg. bonds.	50,000 00	108	54,000 00	
Georgia State bonds	25,000 00	100	25,000 00	
Richmond City bonds	11,000 00	100	11,000 00	
Saratoga Springs Water bonds	5,000 00	100	5,000 00	
First Nat. Bank Glens Falls stk.	10,000 00	200	20,000 00	
Glens Falls National Bank, Glens Falls, stock	2,500 00	200	5,000 00	
Mt. Kisco Nat. Bank, Mt. Kisco, stock	5,000 00	100	5,000 00	
Cleveland Trust Co., Cleveland Ohio, stock	5,000 00	120	6,000 00	
International Loan & Trust Co. debenture bonds	66,143 49	100	66,143 49	
German Trust Co., Davenport, Ia., debenture bonds	70,000 00	100	70,000 00	
Total par and market values..	$1,630,643 49	.....	$1,724,550 99	1,724,550 99

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Morris & Essex R. R. 1st mtg. bds.	$3,000 00	$4,155 00	$4,000 00	4,000 00

Cash in office, $1,689.43; in bank, $253,261.93; total	254,951 36
Interest due and accrued on stocks and bonds	10,702 10
Gross premiums in due course of collection	97,712 52
Bills receivable, not matured, taken for premiums	1,216 90
Aggregate amount of all actual available Assets	**$3,327,439 82**

Special Reserve Fund under Sections 130, 131 *and* 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$200,000 00	
Guaranty surplus fund	200,000 00	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,085 36	
Losses unadjusted, including all reported and supposed losses	36,011 00	
Losses resisted, including interest, cost and expenses	5,290 00	
Total amount of claims for losses	$50,386 36	
Deduct reinsurance thereon	8,870 50	
Net amount of unpaid losses and claims		$41,515 86
Unearned premiums at 50 per cent. of premiums on fire risks running one year or less	$184,188 29	
Unearned premiums, *pro rata*, on fire risks running more than one year	721,730 70	
Total unearned premiums		905,918 99
Salaries and other miscellaneous expenses, due and accrued		10,000 00
All other liabilities, viz.: Commissions and brokerage		14,862 90
Total liabilities, except capital and net surplus		**$972,297 75**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**2,155,142 07**
Aggregate Liabilities, including paid up capital and net surplus		**$3,327,439 82**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$975,253 75	
Deduct reinsurance ($79,827.53), rebate and return premiums	165,449 18	
Net cash received for premiums (all fire)		$809,804 57
Interest received on bonds and mortgages		78,521 67
Interest and dividends received from all other sources		99,361 69
Received for rent		1,227 38
Aggregate Receipts during the year in cash		**$988,915 31**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$498,194 57	
Deduct salvages and reinsurances	35,894 66	
Net amount paid for losses (all fire)		$462,299 91
Dividends paid		60,000 00
Commissions and brokerage		171,660 75
Salaries and other charges of officers, clerks and other employes		64,007 84
State, national and local taxes		48,756 82
All other disbursements, viz.: Stationery, traveling, advertising, etc		60,925 09
Aggregate Disbursements during the year in cash		**$867,650 41**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$177,520,769	$1,877,350 09
Written or renewed in 1899	94,878,480	975,253 75
Totals	$272,399,249	$2,852,603 84
Deduct expirations and cancellations	90,892,910	958,309 13
In force December 31, 1899	$181,506,339	$1,894,294 71
Deduct amount reinsured	9,809,613	120,236 81
Net amount in force	$171,696,726	$1,774,057 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less ..	$33,945,014	$368,376 58	1-2	$184,188 29
1898.....	Two years	808,990	10,626 09	1-4	2,656 52
1899.....		516,882	4,908 23	3-4	3,679 67
1897.....	Three years	31,988,593	317,568 45	1-6	52,928 08
1898.....		34,400,731	332,060 54	1-2	166,030 27
1899.....		38,545,469	364,574 23	5-6	303,811 96
1896.....	Four years	679,148	5,888 38	1-8	736 05
1897.....		697,196	6,092 51	3-8	2,284 68
1898.....		645,092	5,444 74	5-8	3,402 95
1899.....		690,096	5,905 05	7-8	5,166 92
1895.....	Five years	5,125,144	65,937 38	1-10	6,593 74
1896.....		5,928,027	71,180 78	3-10	21,354 23
1897.....		5,618,308	69,125 79	1-2	34,562 89
1898.....		5,417,310	66,056 49	7-10	46,239 54
1899.....		6,690,726	80,314 66	9-10	72,283 20
Totals		$171,696,726	$1,774,057 90	.....	$905,918 99

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$18,082,675 00
Total losses paid since organization	8,759,574 00
Total cash dividends declared since the Company commenced business.	840,000 00
Total par value of the Company's stock owned by the directors.....	71,980 00
Total amount loaned to officers and directors.....	8,000 00
Total amount of fire losses incurred during the year	458,664 00

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$25,000 00
Virginia	11,000 00

Business in the State of New York during the year.

Fire risks written	$25,814,283 00
Premiums received	186,301 63
Losses paid	109,743 13
Amount of losses incurred	115,280 00
Amount paid the Comptroller for taxes on premiums.....	931 66

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

No. 80 WILLIAM STREET, NEW YORK.

[Organized and commenced business February 9, 1899.]

EDWIN C. JAMESON, President. LYMAN CANDEE, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$65,500 00
Loans on bond and mortgage (first liens)	78,700 00
Interest accrued thereon	1,134 23

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Central Union Gas Co. 1st mtg. 5 per cent. bonds	$18,000 00	108	$19,440 00	
Delaware Lack. & West. R. R. Co. stock	12,500 00	178	22,250 00	
N. Y. & Harlem R. R. Co. stock	20,000 00	410	82,000 00	
Consolidated Gas Co. stock	25,000 00	192	48,000 00	
Brooklyn Union Gas Co. stock	25,000 00	140¼	35,062 50	
People's Gas Light & Coke Co. Chicago, stock	20,000 00	105¼	21,050 00	
Chicago, Milwaukee & St. Paul (common) stock	35,000 00	117¾	41,212 50	
Chicago, Rock Island & Pac. R. R. Co. stock	11,000 00	106½	11,715 00	
Tradesmen's Nat'l B'k stock	7,480 00	.....	2,000 00	
Total par and market values	$173,980 00	.....	$282,730 00	282,730 00
Cash in office, $3,147.87; in bank, $4,945.95; total				8,093 82
Interest due and accrued on stocks and bonds				1,448 00
Gross premiums in due course of collection				79,227 80
Bills receivable, not matured, taken for premiums				8,299 59
All other assets, viz.: Due for reinsurance on losses paid				4,149 15
Aggregate amount of all actual available Assets				**$529,282 59**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$39,797 84	
Losses unadjusted, including all reported and supposed losses	53,356 07	
Losses resisted, including interest, cost and expenses	4,750 00	
Total amount of claims for losses	$97,903 91	
Deduct reinsurance thereon	18,677 92	
Net amount of unpaid losses and claims		$79,225 99
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$24,998 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,833 66	
Total unearned premiums		26,832 54
All other liabilities, viz.: Commissions and brokerage, $15,559.61; reinsurance, $4,625.51; total		20,185 12
Total liabilities, except capital and net surplus		**$126,243 65**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		***3,038 94**
Aggregate Liabilities, including paid up capital and net surplus		**$529,282 59**

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $62.26 by the deduction of $2,976.68 reinsurances not allowed.

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$503,933 48	$32,658 73	
Deduct reinsurance ($117,000), rebate and return premiums	247,168 12	.....	
	$256,765 36	$32,658 73	
Net cash received for premiums			$289,424 09
Interest received on bonds and mortgages			3,250 00
Interest and dividends received from all other sources			18,561 83
Received for rent			1,516 77
Received from all other sources, viz.: Profit on sale of securities			31,858 48
Aggregate Receipts during the year in cash			**$344,611 17**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$422,801 99	$107,254 14	
Deduct salvages and reinsurances	165,774 06	2,403 27	
	$257,027 93	$104,850 87	
Net amount paid for losses			$361,878 80
Dividends paid			24,000 00
Commissions and brokerage			64,687 38
Salaries and other charges of officers, clerks and other employes			31,600 00
State, national and local taxes			11,260 38
All other disbursements			31,484 79
Aggregate Disbursements during the year in cash			**$524,911 35**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
Written or renewed in 1899	$62,856,400	$583,161 28	$1,496,840	$32,658 73
Deduct expirations and cancellations	20,174,500	176,286 26	1,496,840	32,658 73
In force December 31, 1899	$42,081,900	$406,875 02	.....	.....
Deduct amount reinsured	37,006,000	354,073 26	.....	.....
Net amount in force	$5,075,900	$52,801 76	.....	.....

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$4,745,100	$49,997 76	1-2	$24,998 88
1897	Three years	48,800	372 47	1-6	62 07
1898	Three years	81,000	764 05	1-2	382 02
1899	Three years	201,000	1,667 48	5-6	1,389 57
Totals		$5,075,900	$52,801 76	.....	$26,832 54

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$289,424 09
Total losses paid since organization	361,878 80
Total cash dividends declared since the Company commenced business	24,000 00
Total par value of the Company's stock owned by the directors	61,900 00
Total amount of fire losses incurred during the year	327,253 92
Total amount of inland marine losses incurred during the year	113,850 87

Business in the State of New York during the year.

Fire risks written	$1,743,490 00
Premiums received	16,419 16
Losses paid	85,632 54
Amount of losses incurred	108,752 20
Amount paid the Comptroller for taxes on premiums	233 16

GREENWICH INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Incorporated May 5, 1834; commenced business January 1, 1835; reorganized under the general act and an amended charter May 3, 1864.]

MASON A. STONE, President. WALTER B. WARD, Assistant Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered..... $250,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$46,500 00	114	$53,010 00	
District of Columbia 3.65 reg. bds.	125,000 00	119	148,750 00	
Harlem River & Portchester R. R. reg. bonds.....	10,000 00	111	11,100 00	
Albany & Susquehanna R. R. 6 per cent. bonds.....	80,000 00	117	93,600 00	
The Oswego & Syracuse R. R. Co. guar. const. 5 per cent. bonds..	53,000 00	118	62,540 00	
State of Georgia 3½ per cent. bonds	25,000 00	106	26,500 00	
The Cent. of Georgia Ry. Co. 1st mtg. Mobile Div. 5 per cent. gold bonds	25,000 00	106	26,500 00	
Consolidated Gas Co .of N. Y. stk..	100,000 00	191	191,000 00	
Rensselaer & Saratoga R. R. Co. stock	60,000 00	193	115,800 00	
The Valley R. R. Co. stock.....	35,000 00	130	45,500 00	
National Broadway Bank stock....	17,500 00	240	42,000 00	
Delaware & Hudson Canal Co. stock	60,000 00	118	70,800 00	
N. Y., Lack. & West. R. R. Co. stock	25,000 00	132	33,000 00	
Chicago & North Western Ry. Co. preferred stock	30,000 00	203	60,900 00	
Chicago, Milwaukee & St. Paul Ry. Co. preferred stock.....	50,000 00	172	86,000 00	
Morris & Essex R. R. Co. stock..	5,000 00	182	9,100 00	
Great Northern Ry. Co. pref. stk..	60,000 00	173	103,800 00	
Total par and market values....	$807,000 00	.....	$1,179,900 00	1,179,900 00
Cash in office, $7,539.45; in bank, $26,501.41; total.....				34,040 86
Gross premiums in due course of collection.....				224,618 99
Bills receivable, not matured, taken for premiums.....				13,693 28
All other assets, viz.: Due for reinsurance on losses paid...				5,747 44
Aggregate amount of all actual available Assets..				$1,708,000 57

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$11,537 25	
Losses unadjusted, including all reported and supposed losses	161,747 83	
Losses resisted, including interest, cost and expenses....	20,909 50	
Total amount of claims for losses.....	$194,194 58	
Deduct reinsurance thereon.....	34,376 38	
Net amount of unpaid losses and claims.....		$159,818 20

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$315,704 89	
Unearned premiums, *pro rata*, on fire risks running more than one year	461,291 53	
Unearned premiums, at 50 per cent. on inland navigation risks	34,028 22	
Total unearned premiums		811,024 64
Amount reclaimable on perpetual fire policies (90 per cent.		931 50
Borrowed money due and to become due		117,000 00
All other liabilities, viz.: Taxes and assessments, $5,000; commissions and brokerage, $40,000; return premiums, $18,537.43; reinsurance, $4,400; bills payable, $50.25; contingencies, $5,000; total		72,987 68
Total liabilities, except capital and net surplus		**$1,161,762 02**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**346,238 55**
Aggregate Liabilities, including paid up capital and net surplus		**$1,708,000 57**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$1,291,170 55	$175,756 59	
Deduct reinsurance ($194,205.19), rebate and return premiums	327,340 02	23,392 85	
	$963,830 53	$152,363 74	
Net cash received for premiums			$1,116,194 27
Interest and dividends received from all other sources			46,112 23
Received for rent			16,500 00
Aggregate Receipts during the year in cash			$1,178,806 50

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$755,255 80	$200,536 79	
Deduct salvages and reinsurances	105,340 44	52,778 59	
	$649,915 36	$147,758 20	
Net amount paid for losses			$797,673 56
Dividends paid			20,000 00
Commissions and brokerage			216,204 95
Salaries and other charges of officers, clerks and other employes			139,962 21
State, national and local taxes			21,685 03
All other disbursements, viz.: Directors' fees, $520; supplies, $18,101.59; postage, $6,885.72; rent, $12,000; gas and electric light, $1,400.71; advertising, $3,196.13; traveling expenses, $24,265.57; maps, $6,241.48; office fixtures, $442.16; expressage, $2,424.78; telegrams, $2,191.20; New York Board of Fire Underwriters, $3,127.98; repairs to real estate, $704.21; internal revenue, $8,687.98; miscellaneous, $69,296.56; total			159,486 07
Aggregate Disbursements during the year in cash			$1,355,011 82

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$236,963,960	$1,466,858 52	$2,417,150	$31,557 75
Written or renewed in 1899.....	168,091,106	1,332,250 60	55,765,614	187,363 51
Totals	$405,055,066	$2,799,109 12	$58,182,764	$268,921 26
Deduct expirations and cancellations	142,017,254	1,114,612 55	56,092,560	199,515 97
In force Dec. 31, 1899....	$263,037,812	$1,684,496 57	$2,090,204	$69,405 29
Deduct amount reinsured	27,194,493	213,471 37	37,910	1,348 85
Net amount in force	$235,843,319	$1,471,025 20	$2,052,294	$68,056 44
Perpetual risks				$50,000 00
Premiums on same.....				1,035 00

Largest amount in any one hazard, $40,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$70,817,064	$631,409 77	1-2	$315,704 89
1898.....	Two years	1,467,919	7,285 39	1-4	1,820 35
1899.....		1,062,477	2,933 33	3-4	2,204 13
1897.....	Three years	39,815,914	168,143 25	1-6	28,023 87
1898.....		51,223,350	239,969 81	1-2	119,984 90
1899.....		49,813,446	246,470 91	5-6	205,392 44
1896.....	Four years.....	194,530	1,286 81	1-8	160 85
1897.....		183,820	1,077 41	3-8	404 02
1898.....		496,650	2,049 86	5-8	1,281 16
1899.....		377,070	2,187 47	7-8	1,914 04
1895.....	Five years	2,837,703	23,052 15	1-10	2,305 22
1896.....		2,672,365	21,722 69	3-10	6,516 80
1897.....		2,613,944	22,768 05	1-2	11,384 02
1898.....		6,360,095	48,831 50	7-10	34,182 05
1899.....		5,866,972	50,796 30	9-10	45,716 68
Totals		$235,793,319	$1,469,990 20	.....	$776,996 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$13,709,015 52
Total losses paid since organization.....	12,592,821 25
Total cash dividends declared since the Company commenced business..	2,168,000 00
Total par value of the Company's stock owned by the directors.....	82,325 00
Total amount of fire losses incurred during the year.....	698,008 69
Total amount of inland marine losses incurred during the year.....	103,966 79

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$26,500 00
Virginia	11,400 00

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$83,379,494 97	$41,975,194 00
Premiums received	195,755 06	66,241 56
Losses paid	176,589 78	53,025 57
Amount of losses incurred.....	185,139 71	53,021 52
Amount paid the Comptroller for taxes on premiums.....	.....	1,464 83

HAMILTON FIRE INSURANCE COMPANY.

No. 75 WILLIAM STREET, NEW YORK.

[Organized and commenced business May 22, 1852.]

D. D. WHITNEY, President. D. D. LEEDS, Secretary.

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$2,500 00
Loans on bond and mortgage (first liens)	2,000 00
Interest accrued thereon	16 67

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
New York City 3 per ct. bonds	$150,000 00	101	$151,500 00
Brooklyn City 3½ p. ct. bds	25,000 00	106	26,500 00
N. Y., Ont. & W. R. R. 4 p. c. bds.	25,000 00	103	25,750 00
Long Island R. R. stock	20,000 00	50	10,000 00
Brooklyn City R. R. stock	10,000 00	240	24,000 00
N. Y. C. R. R. stock	20,000 00	131	26,200 00
D. & H. Canal Co. stock	10,000 00	118½	11,850 00
Missouri, Kan. & Tex. R. R. 4 per cent. bonds	5,000 00	90¾	4,537 50
Nassau Bank stock	5,000 00	160	8,000 00
National Citizens' Bk. stock	5,000 00	150	7,500 00
Atlantic Trust Co. stock	5,000 00	200	10,000 00
Total par and market values	$280,000 00	.....	$305,837 50

		305,837 50
Cash in office, $666.16; in bank, $372.83; total		1,038 99
Interest due and accrued on stocks and bonds		1,437 50
Gross premiums in due course of collection		18,212 92
Aggregate amount of all actual available Assets		**$331,043 58**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,700 84	
Losses unadjusted, including all reported and supposed losses	23,322 98	
Losses resisted, including interest, cost and expenses	1,500 00	
Total amount of claims for losses	$32,523 82	
Deduct reinsurance thereon	63 82	
Net amount of unpaid losses and claims		$32,460 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$46,352 04	
Unearned premiums, *pro rata*, on fire risks running more than one year	36,010 32	
Total unearned premiums		82,362 36
Cash dividends to stockholders, unpaid		564 75
Salaries and other miscellaneous expenses, due and accrued		416 67
Borrowed money, due and to become due		10,000 00
All other liabilities, viz.: Commissions and brokerage, $3,735.02; return premiums, $1,067.59; reinsurance, $41.46; total		4,844 07
Total liabilities, except capital and net surplus		**$130,647 85**
Joint-stock capital paid up in cash		**150,000 00**
Surplus beyond all liabilities		**50,395 73**
Aggregate Liabilities, including paid up capital and net surplus		**$331,043 58**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$134,447 68	
Deduct reinsurance ($773.83), rebate and return premiums.	11,781 27	
Net cash received for premiums (all fire)		$122,666 41
Interest received on bonds and mortgages		115 50
Interest and dividends received from all other sources		9,975 00
Received from all other sources, viz.: Bank tax, $272.80; on deposits, $63.17; sale of New York Central Railroad rights, $840; sale of old material, $38.50; total		1,214 47
Aggregate Receipts during the year in cash		**$133,971 38**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$103,624 26	
Deduct salvages and reinsurances	431 06	
Net amount paid for losses (all fire)		$103,193 20
Dividends paid		9,000 00
Commissions and brokerage		28,360 97
Salaries and other charges of officers, clerks and other employes		15,751 86
State, national and local taxes		243 50
All other disbursements, viz.: Rent, $2,500; fire patrol, printing, advertising, stationery, internal revenue stamps, etc., total		6,915 85
Aggregate Disbursements during the year in cash		**$163,465 38**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$17,305,520	$126,209 96
Written or renewed in 1899	19,203,552	137,449 85
Totals	$36,509,072	$263,659 81
Deduct expirations and cancellations	14,808,031	108,079 35
In force December 31, 1899	$21,701,041	$155,580 46
Deduct amount reinsured	303,702	1,252 50
Net amount in force	$21,397,339	$154,327 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$11,921,519	$92,704 08	1-2	$46,352 04
1898	Two years	323,360	2,095 48	1-4	523 87
1899	Two years	277,058	1,738 39	3-4	1,303 80
1897	Three years	1,699,194	8,980 89	1-6	1,496 81
1898	Three years	2,743,398	17,437 09	1-2	8,718 54
1899	Three years	2,935,714	15,921 68	5-6	13,268 07
1896	Four years	17,916	133 02	1-8	16 63
1897	Four years	6,950	66 93	3-8	25 10
1898	Four years	28,125	272 85	5-8	170 53
1899	Four years	250,450	1,820 46	7-8	1,592 90
1896	Five years	134,649	1,659 75	3-10	497 92
1897	Five years	187,947	2,271 72	1-2	1,135 86
1898	Five years	562,269	5,213 82	7-10	3,649 67
1899	Five years	308,790	4,011 80	9-10	3,610 62
Totals		$21,397,339	$154,327 96	.....	$82,362 36

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$3,552,773 66
Total losses paid since organization	1,885,207 04
Total cash dividends declared since the Company commenced business,	636,650 00
Total par value of the Company's stock owned by the directors.....	56,460 00
Total amount of fire losses incurred during the year	119,625 57

Business in the State of New York during the year.

Fire risks written	$10,704,324 00
Premiums received	54,085 04
Losses paid	53,328 77
Amount of losses incurred	61,284 17
Amount paid the Comptroller for taxes on premiums	243 50

HANOVER FIRE INSURANCE COMPANY.

No. 34 PINE STREET, NEW YORK.

[Organized and commenced business April, 1852.]

I. REMSEN LANE, President. CHARLES A. SHAW, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$450,000 00
Loans on bond and mortgage (first liens)	3,500 00
Interest accrued thereon	14 58

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds	$100,000 00	134¼	$134,250 00
U. S. 4 per cent. coupon bonds	48,000 00	116	55,680 00
State of Georgia 4½ per cent. coupon bonds	25,000 00	113	28,250 00
City of Richmond, Va., 5 per cent. registered bonds	50,000 00	114	57,000 00
Flint & Pere Marquette R. R. Co. 6 per cent. gold bonds	30,000 00	120	36,000 00
Chicago, Burlington & Quincy 3½ per cent. bonds	4,000 00	102	4,080 00
Central R. R. Co. of N. J. 5 per cent. general mtge. gold bonds	100,000 00	121	121,000 00
Milwaukee & Northern R. R. Co. 1st mortgage 6 per cent. bonds	5,000 00	121	6,050 00
Chicago, Milwaukee & St. Paul Ry. Co. (Wis. & Minn. Div.) 1st mtge. 5 per cent. gold bonds	10,000 00	119	11,900 00
Chicago, Milwaukee & St. Paul Ry. Co. (terminal mortgage) 30-year 5 per cent. gold bonds	10,000 00	117	11,700 00
Penna. Co. 4½ p. ct. reg. bonds.	36,000 00	115	41,400 00
Flint & Pere Marquette R. R. Co. cons. 1st mtge. 5 p. ct. gold bds.	30,000 00	104	31,200 00
Chicago, Burlington & Quincy R. R. Co. (Iowa Div.) 4 per cent. sinking fund bonds	25,000 00	104	26,000 00
N. Y., N. H. & Hartford R. R. Co. 4 p. ct. conv. debenture cert.	50,000 00	189	94,500 00
Cincinnati, Indianapolis, St. Louis & Chicago Ry. Co. 50-year gen. 1st mtge. 4 per cent. gold bonds.	25,000 00	103	25,750 00
Brooklyn City R. R. 1st mtge. and consol. mtge. 5 per cent. bds.	25,000 00	116	29,000 00
Lehigh Valley Terminal Co. 1st mtge. 5 per cent. gold bonds	20,000 00	112	22,400 00
Atchison, Topeka & Santa Fe R. R. Co. gen. mtge. 4 per cent. 100-year gold coupon bonds	25,000 00	99¼	24,812 50
Erie R. R. Co. prior lien 4 per cent. gold bonds	50,000 00	91	45,500 00
N. Y., Susq. & Western R. R. Co. terminal 1st mtge. 50-year 5 per cent. gold bonds	25,000 00	106	26,500 00
Chicago, Indianapolis & Louisville Ry. Co. refunding mtge. 6 per cent. gold bonds	15,000 00	115	17,250 00
Columbus and 9th Ave. (N. Y.) R. R. Co. 1st mtge. 5 per cent. gold bonds	10,000 00	123¼	12,325 00
New York City Additional Water stock—3 per cent.	100,000 00	101	101,000 00
New York City Dock 3 per cent. bonds	75,000 00	101	75,750 00
Rensselaer & Saratoga R. R. Co. consolidated capital stock	10,000 00	200¼	20,025 00
Rome, Watertown & Ogdensburg R. R. Co. capital stock	34,000 00	135	45,900 00
Chicago, Burlington & Quincy R. R. Co. capital stock	23,000 00	121¾	28,002 50
Chicago, Rock Island & Pacific Ry. Co. capital stock	40,000 00	106⅝	42,650 00

	Par value	Carried at.	Market value.	
Chicago & Northwestern Ry. Co. common capital stock	$50,000 00	160	$80,000 00	
N. Y. C. & H. R. R. R. Co. capital stock	100,000 00	131¾	131,750 00	
The Great Northern Ry. Co. preferred capital stock	45,000 00	173½	78,075 00	
Chicago & Northwestern Ry. Co. preferred capital stock	35,000 00	202	70,700 00	
Syracuse, Binghamton & N. Y. R. R. Co. capital stock	19,100 00	170	32,470 00	
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. pfd. capital stk.	50,000 00	108	54,000 00	
Pennsylvania R. R. Co. capital stock	130,000 00	131½	170,950 00	
Chicago, Milwaukee & St. Paul Ry. Co. preferred capital stock.	45,000 00	173½	78,075 00	
Beech Creek R. R. Co. common capital stock	25,000 00	104	26,000 00	
Union Pacific R. R. Co. preferred capital stock	50,000 00	75	37,500 00	
Illinois Central R. R. Co. 4 per cent. leased line capital stock..	22,000 00	104	22,880 00	
Pittsburgh, Fort Wayne & Chicago Ry. Co. capital stock	35,000 00	190	66,500 00	
Erie & Pittsburgh R. R. Co. capital stock	20,000 00	165	33,000 00	
Pittsburgh, McKeesport & Youghiogheny R. R. Co. capital stock.	35,000 00	142	49,700 00	
Morris & Essex R. R. Co. capital stock	7,500 00	186	13,950 00	
Chicago, Indianapolis & Louisville Ry. Co. pfd. capital stock	700 00	48	336 00	
Phila., Wilmington & Baltimore R. R. Co. capital stock	3,000 00	160	4,800 00	
Northern Pacific Ry. Co. preferred capital stock trust certificates...	55,000 00	74	40,700 00	
Metropolitan National Bank stock.	7,500 00	1	75 00	
American Exchange National Bank stock	15,000 00	185	27,750 00	
The Bank of America capital stk.	7,500 00	430	32,250 00	
Total par and market values..	$1,757,300 00	.....	$2,227,336 00	$2,227,336 00
Cash in office, $58,624.51; in bank, $54,915.97; total				113,540 48
Interest due and accrued on stocks and bonds				25,295 00
Gross premiums in due course of collection				264,511 56
All other assets, viz.: Rents due and accrued, $960; due for reinsurance on losses paid, $12,483.47; total				13,443 47
Aggregate amount of all actual available Assets				**$3,097,641 09**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	$106,426 68	
Losses unadjusted, including all reported and supposed losses	111,765 08	
Losses resisted, including interest, cost and expenses..	13,515 68	
Total amount of claims for losses	$231,707 44	
Deduct reinsurance thereon	36,498 82	
Net amount of unpaid losses and claims		$195,208 62
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$547,048 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	664,128 62	
Total unearned premiums		1,211,176 72
All other liabilities, viz.: Commissions and brokerage, $45,161.73; reinsurance, $27,275.33; total		72,437 06
Total liabilities, except capital and net surplus		**$1,478,822 40**
Joint-stock capital paid up in cash		**1,000,000 00**
Surplus beyond all liabilities		**618,818 69**
Aggregate Liabilities, including paid up capital and net surplus		**$3,097,641 09**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,932,835 28	
Deduct reinsurance ($242,178.37), rebate and return premiums	444,294 61	
Net cash received for premiums (all fire)		$1,488,540 67
Interest received on bonds and mortgages		278 53
Interest and dividends received from all other sources		90,413 98
Received for rent		11,693 49
Received from all other sources, viz.: Profit and loss		59,963 26
Aggregate Receipts during the year in cash		**$1,650,889 93**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,210,828 34	
Deduct salvages and reinsurances	116,107 97	
Net amount paid for losses (all fire)		$1,094,720 37
Dividends paid		100,000 00
Commissions and brokerage		278,364 42
Salaries and other charges of officers, clerks and other employes		146,537 92
State, national and local taxes		52,316 09
All other disbursements, viz.: Printing, stationery, advertising, traveling, legal and all other expenses		98,253 42
Aggregate Disbursements during the year in cash		**$1,770,192 22**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$212,630,242 88	$2,329,869 72
Written or renewed in 1899	192,034,365 97	1,999,773 77
Totals	$404,664,608 85	$4,329,643 49
Deduct expirations and cancellations	152,401,501 60	1,687,301 29
In force December 31, 1899	$252,263,107 25	$2,642,342 20
Deduct amount reinsured	25,883,567 80	273,507 13
Net amount in force	$226,379,539 45	$2,368,835 07

Largest amount in any one hazard, $100,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$98,759,058 29	$1,094,096 19	1-2	$547,048 10
1900		66,475 00	959 16	All.	959 16
1898	Two years	112,179 16	987 71	1-4	246 93
1899	Two years	102,642 83	1,121 47	3-4	841 10
1897	Three years	29,775,354 17	296,845 69	1-6	49,474,28
1898	Three years	32,957,492 27	316,146 63	1-2	158,073 31
1899	Three years	40,073,498 42	353,142 97	5-6	294,285 80
1899		204,300 00	577 07	All.	577 07
1896	Four years	273,802 49	2,508 26	1-8	313 53
1897	Four years	253,143 33	2,277 97	3-8	854 22
1898	Four years	312,825 00	2,823 78	5-8	1,764 86
1899	Four years	446,944 43	3,906 94	7-8	3,418 56
1895	Five years	3,974,328 26	50,656 55	1-10	5,065 66
1896	Five years	4,542,253 23	57,964 87	3-10	17,389 44
1897	Five years	4,871,323 45	59,646 79	1-2	29,823 39
1898	Five years	4,458,397 73	56,028 98	7-10	39,320 29
1899	Five years	5,097,171 39	67,344 83	9-10	60,610 29
1900	Five years	17,000 00	260 65	All.	260 65
	More than five years.	81,350 00	1,538 56	Various.	950 08
Totals		$226,379,539 45	$2,368,835 07	.....	$1,211,176 72

Answers to General Interrogatories.

Total premiums received since the organization of the Company....		$34,728,794 08
Total losses paid since organization.....		19,914,330 82
Total cash dividends declared since the Company commenced business.		2,829,500 00
Total dividends declared payable in stock since organization.....		100,000 00
Total par value of the Company's stock owned by the directors.....		183,700 00
Total amount of fire losses incurred during the year.....		1,100,491 07
Amount deposited in various States and countries for the protection of policyholders as follows, viz.:		
Virginia	$57,000 00	
Georgia	28,250 00	

Business in the State of New York during the year.

Fire risks written.....	$58,287,874 25
Premiums received	333,242 50
Losses paid	277,308 61
Amount of losses incurred.....	290,788 51
Amount paid the Comptroller for taxes on premiums.....	1,569 36

HOME INSURANCE COMPANY.

No. 119 BROADWAY, NEW YORK.

[Organized and commenced business April 13, 1853.]

DANIEL A. HEALD, President. A. M. BURTIS, THOMAS B. GREENE, } Secretaries.

Capital stock of the Company paid up, $3,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$1,753,973 36
Loans on bond and mortgage (first lien)	194,250 00
Interest due and unpaid on bond and mortgage loans	449 00
Interest accrued thereon	3,345 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds	$300,000 00	134¼	$402,750 00
U. S. 5 per cent. reg. bonds	300,000 00	113¼	339,750 00
Dist. of Columbia 3.65 p. ct. bds.	1,000,000 00	119	1,190,000 00
N. Y. City 3 per cent. reg. bonds.	50,000 00	100½	50,250 00
N. Y. City 3 per cent. reg. bonds.	150,000 00	100½	150,750 00
N. Y. City 3 per cent. reg. bonds.	300,000 00	100½	301,500 00
N. Y. City 3 per cent. reg. bonds.	100,000 00	100½	100,500 00
West Chic. Park Com'rs special assessment 6 per cent. warrants.	54,100 00	100	54,100 00
City of Richmond, Va., 5p. c. bds.	50,000 00	115	57,500 00
Topeka City, Kas., internal improvement 6 per cent. bonds.	12,792 49	100	12,792 49
State of Georgia 3½ per cent. reg. bonds	25,000 00	104	26,000 00
N. Y., Chic. & St. Louis R. R. Co. first mtge. 4 per cent. bonds	112,000 00	104	116,480 00
N. Y. & Harlem R. R., 1st mtge. 7 per cent. reg. bonds	100,000 00	104½	101,500 00
Ohio & W. Va. Ry. Co. 1st mtg. 7 per cent. bonds	100,000 00	115	115,000 00
Clev., Colum., Cin. & Ind. R. R. 1st con. mtg. bonds	100,000 00	138½	138,500 00
Louisville, N. Albany & Chi. Ry. 1st mtg. 6 per cent. bonds	100,000 00	115	115,000 00
West Shore Ry. 1st mtg. guar. 4 per cent. reg. bonds	100,000 00	110½	110,500 00
Dunkirk, Warren & Pitts. R. R. Co. 1st mtg. 7 per ct. guar. bds.	100,000 00	101½	101,500 00
Jeffersonville, Madison & Ind. R. R. Co. 1st mtg. 7 p. c. bonds	72,000 00	114	82,080 00
Chic., St. P., Min. & Omaha Ry. Co. con. mtg. 6 per cent. bds.	50,000 00	134	67,000 00
Va. Midland Ry. Co. gen mtg. 5 per ct. bds. guar. stamped	50,000 00	115	57,500 00
Cleve. Term. & Val. R. R. Co. 4 per cent. bonds	50,000 00	94	47,000 00
Louisville, Hend. & St. L. Ry. Co. 1st mtg. 5 per cent. bonds	25,000 00	97	24,250 00
Standard Gaslight Co. 1st mtg. 5 per cent. bonds	50,000 00	115	57,500 00
Des Moines Water Works Co. 1st con. mtg. 4 per cent. bonds	50,000 00	100	50,000 00
Denver Union Water Co. 1st mtg. 5 per cent. bonds	43,000 00	90	43,200 00
Pennsylvania R. R. Co. stock	375,000 00	130½	489,375 00
Morris & Essex R. R. Co. guar. stock	250,000 00	182	455,000 00
United N. J. R. R. & Canal Co. guar. stock	265,000 00	275	728,750 00
Pitts. Ft. Wayne & Chic. guar. stk.	250,000 00	184	460,000 00
Chicago, Mil. & St. Paul Ry. Co. pref. stock.	250,000 00	172	430,000 00
Chicago, Mil. & St. Paul Ry. Co. com. stock	250,000 00	117½	293,750 00
Chic. Burl. & Quincy R. R. Co.	250,000 00	121¾	304,375 00

	Par value.	Carried at.	Market value.	
Baltimore & Ohio R. R. Co. pref. stock	$200,000 00	75¾	$151,500 00	
Cleve. & Pitts. R. R. Co. guar stk.	75,000 00	188	141,000 00	
Chicago, St. Paul, Minn. & Om. Ry. Co. pref. stock	100,000 00	175	175,000 00	
Ft. Wayne & Jackson R. R. Co. pref. guar. stock	100,000 00	140	140,000 00	
Rensselaer & Saratoga R. R. guar. stock	100,000 00	193	193,000 00	
Con. River R. R. guar. stock	100,000 00	271	271,000 00	
Chicago & Northwestern Ry. Co. pref. stock	100,000 00	200	200,000 00	
Northern R. R. of N. J. guar. stk.	100,000 00	96	96,000 00	
Valley R. R. Co. guar. stock	100,000 00	130	130,000 00	
N. Y., N. H. & H. R. R. Co. stk.	50,000 00	211	105,500 00	
N. Y. & Harlem R. R. Co. guar. stock	21,400 00	395	84,530 00	
Standard Gaslight Co. pref. stock	50,000 00	120	60,000 00	
Standard Gaslight Co. com. stk.	26,300 00	100	26,300 00	
National Broadway Bank	10,000 00	240	24,000 00	
Am. Exchange Nat. Bk. of N. Y.	20,000 00	185	37,000 00	
Mercantile Nat. Bk. of N. Y.	20,000 00	192	38,400 00	
Nat. Bank of Commerce, N. Y.	20,000 00	250	50,000 00	
Manhattan Company, N. Y.	10,000 00	255	25,500 00	
Merchants' Ex. Nat. Bk. of N. Y.	10,000 00	116	11,600 00	
Nassau Bank	10,000 00	155	15,500 00	
Chatham Nat. Bank of N. Y.	5,000 00	300	15,000 00	
National Butchers' & Drovers' Bk. of N. Y.	5,000 00	90	4,500 00	
Fourth Nat. Bank of N. Y.	20,000 00	170	34,000 00	
Bank of America, N. Y.	10,000 00	425	42,500 00	
Nat. Bk. of the Republic of N. Y.	10,000 00	200	20,000 00	
Franklin Trust Co., Brooklyn	20,000 00	305	61,000 00	
Metropolitan Trust Co.	5,000 00	425	21,250 00	
Long Island Loan & Trust Co.	10,000 00	250	25,000 00	
Total par and market values	$6,646,592 49	.....	$9,273,232 49	$9,273,232 49

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Des Moines & Ft. Dodge R. R. 2½ per cent. bonds	$55,000 00	$45,650 00	$25,000 00	
Nat. Bank of North America stk.	46,000 00	92,000 00	37,800 00	
Georgia R. R. & Banking Co. stk.	35,800 00	71,600 00	35,000 00	
Dakota & Great Southern Ry. Co. 5 per cent. bonds	2,000 00	2,320 00	1,250 00	
Nat. Bank of Commerce stock	5,000 00	12,500 00	5,500 00	
Continental National Bank stk.	500 00	640 00	575 00	
Indiana, Decatur & Western 5 per cent. bonds	2,000 00	2,080 00		
Northern Pacific Ry. Co. prior lien, 4 per cent. bonds	3,000 00	3,012 50	6,500 00	
Western N. Y. & Penn. R. R. 5 per cent bonds	2,000 00	2,230 00		
Cleve., Cin, Chic. & St. Louis (Cin. Wab'sh & Mich. Div.) 4 p. c. bds.	2,000 00	1,900 00		
W. U. Tel. Co. stock	8,700 00	7,395 00	6,000 00	
Ind., Ill. & Ia. 1st mtg. 5 p. c. bds.	6,000 00	6,360 00		
St. Louis & San Francisco; S. W. Div. bonds	2,000 00	1,995 00	6,500 00	
Burlington, Cedar Rapids & North. Con. bonds	2,000 00	2,300 00		
St. Louis & San Francisco R. R. Co. (Cen. Div.), 4 per ct. bds.	5,000 00	4,637 50		
The Rio Grande Western Ry. Co. pref. stock	7,500 00	6,075 00	10,000 00	
Union Bag & Paper Co. pref. stk.	5,000 00	3,625 00		
Nat. Bk. of the Rep. of N. Y. stk.	70,000 00	140,000 00	100,000 00	
Total amounts	$259,500 00	$406,320 00	$234,125 00	234,125 00
Cash in bank				650,877 87
Interest due and accrued on stocks and bonds				43,645 52
Interest due and accrued on collateral loans				2,174 37
Gross premiums in due course of collection				650,473 04
Bills receivable, not matured, taken for premiums				1,849 80
Aggregate amount of all actual available Assets				**$12,808,395 95**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$85,358 14	
Losses unadjusted, including all reported and supposed losses	832,881 26	
Losses resisted, including interest, cost and expenses	38,557 71	
Total amount of claims for losses	$956,797 11	
Deduct reinsurance thereon	422,389 79	
Net amount of unpaid losses and claims		$534,407 32
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,498,595 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,685,039 00	
Unearned premiums, at 50 per cent., on inland navigation risks	101,280 00	
Unearned premiums, at 100 per cent. on marine risks	96,159 00	
Total unearned premiums		4,381,073 00
All other liabilities, viz.: Commissions and brokerage, $49,772.44; reinsurance, $211,206.78; total		260,979 22
Total liabilities, except capital and net surplus		$5,176,459 54
Joint-stock capital paid up in cash		3,000,000 00
Surplus beyond all liabilities		4,631,936 41
Aggregate Liabilities, including paid up capital and net surplus		$12,808,395 95

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$6,102,415 43	$448,600 91	
Deduct reinsurance ($1,448,850.90), rebate and return premiums	1,863,071 64	207,870 22	
	$4,239,343 79	$240,730 69	
Net cash received for premiums			$4,480,074 48
Interest received on bonds and mortgages			15,582 96
Interest and dividends received from all other sources			371,105 24
Received for rent			161,140 84
Aggregate Receipts during the year in cash			$5,028,403 52

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$3,271,312 74	$343,731 94	
Deduct salvages and reinsurances	850,377 63	144,260 16	
	$2,420,935 11	$199,471 78	
Net amount paid for losses			$2,620,406 89
Dividends paid			300,000 00
Commissions and brokerage			822,112 17
Salaries and other charges of officers, clerks and other employes			409,789 04
State, national and local taxes			136,391 54
All other disbursements, viz.: Rent, $53,131.36; repairs on real estate, $59,193.66; stationery, printing, postage, express, traveling expenses, incidentals, etc., $333,466.22; total			445,791 24
Aggregate Disbursements during the year in cash			$4,734,490 88

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$908,508,619	$8,380,050 00	$13,368,428	$280,430 00
Written or renewed in 1899.....	732,702,441	6,211,610 08	88,384,029	463,113 48
Total	$1,641,211,060	$14,591,660 08	$101,752,457	$743,543 48
Deduct expirations and cancellations	664,523,667	5,828,641 08	83,251,111	300,538 48
In force Dec. 31, 1899.....	$976,687,393	$8,763,019 00	$18,501,346	$443,005 00
Deduct amount reinsured.	114,863,532	535,649 00	6,044,537	144,286 00
Net amount in force..	$861,823,861	$8,227,370 00	$12,456,809	$298,719 00

Largest amount in any one hazard, $175,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$323,258,346	$2,997,190 00	1-2	$1,498,595 00
1898.....	Two years	2,997,512	26,539 00	1-4	6,635 00
1899.....		4,589,268	44,001 00	3-4	33,001 00
1897.....	Three years	105,602,800	988,920 00	1-6	164,820 00
1898.....		124,441,868	1,130,301 00	1-2	565,151 00
1899.....		133,451,059	1,172,456 00	5-6	977,045 00
1896.....	Four years	1,301,085	12,236 00	1-8	1,530 00
1897.....		1,446,936	12,437 00	3-8	4,664 00
1898.....		1,393,099	12,053 00	5-8	7,533 00
1899.....		1,203,245	9,820 00	7-8	8,593 00
1895.....	Five years	29,019,163	347,131 00	1-10	34,713 00
1896.....		31,299,724	362,335 00	3-10	108,701 00
1897.....		32,165,481	367,310 00	1-2	183,655 00
1898.....		32,895,144	359,077 00	7-10	251,354 00
1899.....		33,002,117	362,928 00	9-10	326,635 00
	Over five years.....	3,757,014	22,636 00	Pro rata.	11,009 00
Totals		$861,823,861	$8,227,370 00	.....	$4,133,634 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....		$129,115,065 79
Total losses paid since organization.....		76,634,172 33
Total cash dividends declared since the Company commenced business		10,915,000 00
Total dividends declared payable in stock since organization.....		1,000,000 00
Total par value of the Company's stock owned by the directors.....		162,900 00
Total amount loaned to directors.....		137,800 00
Total amount loaned to stockholders not officers.....		23,600 00
Total amount of fire losses incurred during the year.....		2,610,418 64
Total amount of inland marine losses incurred during the year.....		165,188 37
Amounts deposited in various States and countries for the protection of policyholders as follows, viz:		
Virginia	$57,500 00	
Georgia	26,000 00	
Oregon	59,500 00	

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$141,849,472 00	$87,952,779 00
Premiums received	728,270 08	423,773 63
Losses paid	848,086 22	314,229 13
Amount of losses incurred.....	936,768 26	251,627 89
Amount paid the Comptroller for taxes on premiums.....	.....	4,043 60

INDEMNITY FIRE INSURANCE COMPANY.

Nos. 56-58 PINE STREET, NEW YORK.

[Commenced business October 1, 1898.]

J. MONTGOMERY HARE, President. J. H. BURGER, H. B. ANTHONY, } Secretaries.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States reg. bonds	$200,000 00	110	$220,000 00
Norfolk & Western R. R. reg. bds.	10,000 00	89½	8,950 00
New York City loan	25,000 00	100½	25,125 00
Southwestern R. R. of Georgia stock	20,000 00	111	22,200 00
Twin City Rapid Transit Ry. preferred stock	20,000 00	137	27,400 00
Total par and market values..	$275,000 00	.....	$303,675 00

		$303,675 00
Cash in office, $340.03; in bank, $24,339.38; total		24,679 41
Interest due and accrued on stocks and bonds		2,075 00
Gross premiums in due course of collection		14,066 81
All other assets, viz.: Due for reinsurance on losses paid		500 58
Aggregate amount of all actual available Assets		$344,996 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,593 13	
Losses unadjusted, including all reported and supposed losses	4,002 22	
Losses resisted, including interest, cost and expenses	50 00	
Total amount of claims for losses	$6,645 35	
Deduct reinsurance thereon	538 42	
Net amount of unpaid losses and claims		$6,106 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$35,550 10	
Unearned premiums, *pro rata*, on fire risks, running more than one year	14,678 65	
Total unearned premiums		50,228 75
Salaries and other miscellaneous expenses, due and accrued		457 96
All other liabilities viz.: Taxes and assessments, $755.69; commissions and brokerage, $3,118.91; return premiums, $1,160.07; reinsurance, $607.19; total		5,641 86
Total liabilities, except capital and net surplus		$62,435 50
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		82,561 30
Aggregate Liabilities, including paid up capital and net surplus		$344,996 80

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$125,172 57	
Deduct reinsurance ($21,341.90), rebate and return premiums	38,996 85	
Net cash received for premiums (all fire)		$86,175 72
Interest and dividends received from all other sources		8,633 12
Aggregate Receipts during the year in cash		$94,808 84

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$44,190 30	
Deduct salvages and reinsurances	6,837 97	
Net amount paid for losses (all fire)		$37,352 33
Commissions and brokerage		17,323 86
Salaries and other charges of officers, clerks and other employes		8,689 34
State, national and local taxes		1,077 83
All other disbursements, viz.: Rent, $967.06; advertising and stationery, $1,888.37; insurance department fees, $2,103.72; miscellaneous, $8,050.48; total		13,009 63
Aggregate Disbursements during the year in cash		**$77,452 99**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$2,274,722	$22,178 21
Written or renewed in 1899	12,892,676	127,901 78
Totals	$15,167,398	$150,079 99
Deduct expirations and cancellations	4,725,598	43,768 99
In force December 31, 1899	$10,441,800	$106,311 00
Deduct amount reinsured	1,417,584	16,967 15
Net amount in force	$9,024,216	$89,343 85

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$7,069,256	$71,100 20	1-2	$35,550 10
1898	Two years	16,500	103 67	1-4	25 92
1899	Two years	116,967	916 47	3-4	687 35
1898	Three years	166,285	1,655 26	1-2	827 63
1899	Three years	1,133,894	10,377 76	5-6	8,648 13
1898	Four years	2,000	10 75	5-8	6 70
1899	Four years	20,696	207 73	7-8	181 76
1898	Five years	104,880	868 22	7-10	607 75
1899	Five years	393,738	4,103 79	9-10	3,693 41
Totals		$9,024,216	$89,343 85	.....	$50,228 75

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$94,948 72
Total losses paid since organization	37,352 33
Total par value of the Company's stock owned by the directors	3,500 00
Total amount of fire losses incurred during the year	40,960 26

Business in the State of New York during the year.

Fire risks written	$2,458,841 00
Premiums received	13,948 89
Losses paid	4,349 11
Amount of losses incurred	5,294 10
Amount paid the Comptroller for taxes on premiums	46 03

INTERNATIONAL INSURANCE COMPANY.

Nos. 62-64 WILLIAM STREET, NEW YORK.

[Organized and commenced business February 10, 1898.]

HUGO SCHUMANN, President. GUSTAV KEHR, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. registered gold 4 per cent. bonds	$110,000 00	114	$125,400 00	
Chesapeake & Ohio Ry. Co. 1st cons. mtg. gold 5 per cent. bonds	10,000 00	115	11,500 00	
Chicago, Rock Island & Pac. Ry. gen. mtg. 4 per cent. bonds	15,000 00	105½	15,825 00	
Metropolitan Str. Ry. gen. mtg. and col. trust gold 5 per cent. bonds	10,000 00	118	11,800 00	
Cons. stock of the city of New York street and park opening fund gold 3½ per cent. bonds	85,000 00	106¾	90,737 50	
Wabash R. R. Co. 1st mtg. gold 5 per cent. bonds	10,000 00	114	11,400 00	
Pennsylvania R. R. Co. stock	10,000 00	130	13,000 00	
Pullman Palace Car Co. stock	15,000 00	187	28,050 00	
Total par and market values	$265,000 00	.....	$307,712 50	$307,712 50
Cash in office, $436.93; in bank, $16,115.90; total				16,552 83
Interest due and accrued on stocks and bonds				1,100 00
Gross premiums in due course of collection				10,889 84
Aggregate amount of all actual available Assets				**$336,255 17**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$20,290 95	
Losses unadjusted, including all reported and supposed losses	10,430 90	
Losses resisted, including interest, cost and expenses	2,000 00	
Total amount of claims for losses	$32,721 85	
Deduct reinsurance thereon	12,157 62	
Net amount of unpaid losses and claims		$20,564 23
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$38,434 69	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,431 38	
Total unearned premiums		52,866 07
All other liabilities, viz.: Commissions and brokerage, $2,500.30; reinsurance, $2,880.25; total		5,380 55
Total liabilities, except capital and net surplus		**$78,810 85**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**57,444 32**
Aggregate Liabilities, including paid up capital and net surplus		**$336,255 17**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$165,245 54	
Deduct reinsurance ($46,812.22), rebate and return premiums	78,411 13	
Net cash received for premiums (all fire)		$86,834 41
Interest and dividends received from all other sources		10,915 96
Aggregate Receipts during the year in cash		$97,750 37

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$85,762 60	
Deduct salvages and reinsurances	29,196 70	
Net amount paid for losses (all fire)		$56,565 90
Commissions and brokerage		19,935 99
Salaries and other charges of officers, clerks and other employes		15,011 09
State, national and local taxes		3,821 37
All other disbursements, viz.: Advertising, agency and office expenses, fire patrol, printing, and stationery, postage and express, traveling and board expenses		2,224 86
Aggregate Disbursements during the year in cash		$97,559 21

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$14,754,334	$125,973 37
Written or renewed in 1899	22,478,589	160,948 74
Totals	$37,232,923	$286,922 11
Deduct expirations and cancellations	18,765,024	150,371 67
In force December 31, 1899	$18,467,899	$136,550 44
Deduct amount reinsured	3,512,450	39,369 77
Net amount in force	$14,955,449	$97,180 67

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$12,854,987	$76,869 37	1-2	$38,434 69
1898	Two years	21,250	220 99	1-4	55 25
1899	Two years	2,500	27 01	3-4	20 26
1897	Three years	172,287	732 80	1-6	122 14
1898	Three years	848,252	5,931 28	1-2	2,965 64
1899	Three years	731,597	8,694 04	5-6	7,245 03
1897	Five years	7,750	65 45	5-10	32 73
1898	Five years	75,875	927 14	7-10	648 99
1899	Five years	240,951	3,712 59	9-10	3,341 34
Total		$14,955,449	$97,180 67	.....	$52,866 07

Answers to General Interrogatories.

Total premiums received since organization of the Company	$203,867 68
Total losses paid since organization	79,043 63
Total par value of the Company's stock owned by the directors	37,200 00
Total amount of fire losses incurred during the year	65,888 88

Business in the State of New York during the year.

Fire risks written	$5,125,909 00
Premiums received	16,897 81
Losses paid	9,345 68
Amount of losses incurred	8,931 83
Amount paid the Comptroller for taxes on premiums	80 94

KINGS COUNTY FIRE INSURANCE COMPANY.

No. 45 WILLIAM STREET, NEW YORK.

[Organized and commenced business October 21, 1858.]

FRANK LOCK, President. E. S. TERHUNE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$65,000 00
Loans on bond and mortgage (first liens)		10,100 00
Interest accrued thereon		85 17

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
West Shore R. R. Co. bonds	$10,000 00	112	$11,200 00	
N. Y. C. & H. R. R. R. Co. bds.	10,000 00	96½	9,650 00	
N. Y. C. & H. R. R. R. Co. stk.	50,000 00	131	65,500 00	
Consolidated Gas Co. stock	50,000 00	191½	95,750 00	
Brooklyn Union Gas Co. stock	10,000 00	140¼	14,025 00	
Christopher & 10th St. Ferry R. R. Co. stock	3,000 00	168	5,040 00	
Union Ferry Co. stock	10,000 00	40	4,000 00	
Brooklyn Ferry Co. stock	10,000 00	30	3,000 00	
Union Pacific R. R. Co. stock	10,000 00	75	7,500 00	
Tenth & Twenty-third St. Ferry Co. stock	10,000 00	90	9,000 00	
Great Northern R. R. Co. stock	10,000 00	173	17,300 00	
Pennsylvania R. R. Co. stock	15,000 00	130½	19,575 00	
Total par and market values	$198,000 00	.....	$261,540 00	
				261,540 00
Cash in office, $600.35; in bank, $5,614.88; total				6,215 23
Interest due and accrued on stocks and bonds				345 84
Gross premiums in due course of collection				18,446 66
All other assets, viz.: Rents due and accrued				536 66
Aggregate amount of all actual available Assets				**$362,269 56**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$894 70	
Losses unadjusted, including all reported and supposed losses	9,015 59	
Total amount of claims for losses	$9,910 29	
Deduct reinsurance thereon	1,023 50	
Net amount of unpaid losses and claims		$8,886 79
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$21,630 18	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,835 12	
Total unearned premiums		33,465 30
Salaries and other miscellaneous expenses, due and accrued		2,669 00
All other liabilities, viz.: Commissions and brokerage, $4,509.33; return premiums, $25.77; reinsurance, $1,736.51; total		6,271 61
Total liabilities, except capital and net surplus		**$51,292 70**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**110,976 86**
Aggregate Liabilities, including paid up capital and net surplus		**$362,269 56**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$59,071 74	
Deduct reinsurance ($7,687.95), rebate and return premiums	15,806 63	
Net cash received for premiums (all fire)		$43,265 11
Interest received on bonds and mortgages		511 00
Interest and dividends received from all other sources		9,452 11
Received for rent		3,735 77
Received from all other sources, viz.: Profit on sale of ledger assets over book values		9,126 86
Aggregate Receipts during the year in cash		**$66,090 85**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$31,341 29	
Deduct salvages and reinsurances	3,244 90	
Net amount paid for losses (all fire)		$28,096 39
Dividends paid		10,000 00
Commissions and brokerage		9,026 73
Salaries and other charges of officers, clerks and other employes		6,681 04
State, national and local taxes		1,770 13
All other disbursements, viz.: Rents, $2,000; advertising, $1,498.73; legal expenses, $2,701.57; repairs on real estate, $51.56; miscellaneous, $3,123.62; total		9,375 48
Increase of capital	$50,000 00	
Aggregate Disbursements during the year in cash		**$64,949 77**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$6,802,411	$38,856 84
Written or renewed in 1899	10,530,129	74,804 79
Totals	$17,332,540	$113,661 63
Deduct expirations and cancellations	5,721,093	34,522 75
In force December 31, 1899	$11,611,447	$79,138 88
Deduct amount reinsured	2,735,627	15,275 12
Net amount in force	$8,875,820	$63,863 76

Largest amount in any one hazard, $30,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$4,949,883	$43,260 37	1-2	$21,630 18
1898	Two years	5,000	26 25	1-4	6 56
1899		10,500	77 05	3-4	57 79
1897	Three years	1,043,953	5,280 77	1-6	880 13
1898		1,125,447	5,178 11	1-2	2,589 05
1899		1,486,247	7,514 31	5-6	6,261 93
1896	Four years	5,000	37 50	1-8	4 69
1899		61,050	428 64	7-8	375 06
1895	Five years	2 000	45 00	1-10	4 50
1896		10,200	67 20	3-10	20 16
1897		10,000	30 00	1-2	15 00
1898		43,400	532 32	7-10	372 63
1899		118,140	1,386 24	9-10	1,247 62
Totals		$8,875,820	$63,863 76	.....	$33,465 30

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,942,699 92
Total losses paid since organization	1,370,225 60
Total cash dividends declared since the Company commenced business.	780,263 50
Total dividends declared payable in stock since organization	50,000 00
Total par value of the Company's stock owned by the directors	9,340 00
Total amount of fire losses incurred during the year	30,993 52

Business in the State of New York during the year.

Fire risks written	$4,612,767 00
Premiums received	19,778 51
Losses paid	11,388 61
Amount of losses incurred	14,812 36
Amount paid the Comptroller for taxes on premiums	54 81

LA FAYETTE FIRE INSURANCE COMPANY.

Nos. 41-43 PINE STREET, NEW YORK.

[Reorganized February 10, 1897.]

ALLEN W. ADAMS, President. EDWARD H. BETTS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States Government registered 5 per cent. bonds	$10,000 00	113	$11,300 00	
United States Government registered 5 per cent. bonds	90,000 00	113	101,700 00	
United States Government registered 4 per cent. bonds	5,000 00	114	5,700 00	
United States Government registered 4 per cent. bonds	70,000 00	114	79,800 00	
District of Columbia U. S. Govt. registered 3.65 bonds	25,000 00	119	29,750 00	
City of New York, N. Y., registered 3½ per cent. gold dock bds.	40,000 00	109	43,600 00	
Total par and market values..	$240,000 00	.....	$271,850 00	$271,850 00
Cash in bank				31,825 22
Interest due and accrued on stocks and bonds				1,789 62
Gross premiums in due course of collection				42,314 54
Aggregate amount of all actual available Assets				**$347,779 38**

II. LIABILITIES.

Net amount of unpaid losses and claims		$26,315 69
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$80,987 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,569 09	
Total unearned premiums		103,556 65
All other liabilities, viz.: Commissions and brokerage, $6,347.18; reinsurance, $1,823.54; total		8,170 72
Total liabilities, except capital and net surplus		**$138,043 06**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**9,736 32**
Aggregate Liabilities, including paid up capital and net surplus		**$347,779 38**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$228,053 98	
Deduct reinsurance ($13,851.58), rebate and return premiums	60,012 82	
Net cash received for premiums (all fire)		$168,041 16
Interest and dividends received from all other sources		11,475 79
Aggregate Receipts during the year in cash		**$179,516 95**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$112,434 61	
Deduct salvages and reinsurances	4,285 08	
Net amount paid for losses (all fire)		$108,149 53
Dividends paid		16,000 00
Commissions and brokerage		48,097 28
Salaries and other charges of officers, clerks and other employes		1,910 00
State, national and local taxes		4,143 90
All other disbursements, viz.: Legal expenses, $600; furniture and fixtures, $236.76; general expenses, $536.97; maps, $921.52; total		2,295 25
Aggregate Disbursements during the year in cash		$180,595 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$10,005,186	$114,525 45
Written or renewed in 1899	24,651,145	248,016 38
Totals	$34,656,331	$362,541 83
Deduct expirations and cancellations	15,086,276	156,240 12
In force December 31, 1899	$19,570,055	$206,301 71
Deduct amount reinsured	1,439,177	13,211 05
Net amount in force	$18,130,878	$193,090 66

Largest amount in any one hazard, $12,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$15,426,788	$161,975 11	1-2	$80,987 56
1898	Two years	143,405	806 55	1-4	201 64
1899	Two years	229,029	2,245 24	3-4	1,683 93
1898	Three years	415,325	8,437 26	1-2	4,218 63
1899	Three years	1,553,584	14,356 03	5-6	11,963 36
1898	Four years	4,000	64 16	5-8	40 10
1899	Four years	27,067	287 14	7-8	251 25
1897	Five years	3,750	94 25	1-2	47 13
1898	Five years	48,417	896 90	7-10	627 83
1899	Five years	279,513	3,928 02	9-10	3,535 22
Totals		$18,130,878	$193,090 66	.....	$103,556 65

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company	$542,572 61
Total losses paid since reorganization	212,216 99
Total cash dividends declared since the Company commenced business	28,500 00
Total par value of the Company's stock owned by the directors	149,200 00
Total amount of fire losses incurred during the year	125,663 53

Business in the State of New York during the year.

Fire risks written	$7,352,427 00
Premiums received	39,830 83
Losses paid	28,739 54
Amount of losses incurred	31,476 47
Amount paid the Comptroller for taxes on premiums	137 91

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

No. 45 WILLIAM STREET NEW YORK.

[Organized 1896; commenced business April, 1897.]

HENRY W. EATON, President. GEORGE W. HOYT, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States consols	$25,000 00	114	$28,500 00	
New York City 3½ per ct. bonds	195,000 00	106½	207,675 00	
Total par and market values	$220,000 00	.....	$236,175 00	$236,175 00
Cash in bank				50,786 24
Gross premiums in due course of collection				14,919 72
Aggregate amount of all actual available Assets				**$301,880 96**

II. LIABILITIES.

Losses unadjusted including all reported and supposed losses		$590 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$21,289 21	
Unearned premiums, *pro rata*, on fire risks running more than one year	15,099 75	
Total unearned premiums		36,388 96
All other liabilities, viz.: Commissions and brokerage, $1,754.20; return premiums, $1,301.85; reinsurance, $3,082.46; reserve for contingent liabilities, $4,000; total		10,138 51
Total liabilities, except capital and net surplus		**$47,117 47**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**54,763 49**
Aggregate Liabilities, including paid up capital and net surplus		**$301,880 96**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$98,671 77	
Deduct reinsurance ($25,270.85), rebate and return premiums	39,181 20	
Net cash received for premiums (all fire)		$59,490 57
Interest and dividends received from all other sources		8,508 24
Aggregate Receipts during the year in cash		**$67,998 81**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$36,676 30	
Deduct salvages and reinsurances	11,268 26	
Net amount paid for losses (all fire)		$25,408 04
Commissions and brokerage		7,869 87
Salaries and other charges of officers, clerks and other employes		1,772 09

State, national and local taxes	$4,153 74
All other disbursements	2,537 86
Aggregate Disbursements during the year in cash	**$41,741 60**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,818,500	$43,156 63
Written or renewed in 1899	8,720,335	93,703 13
Totals	$12,538,835	$136,859 76
Deduct expirations and cancellations	6,370,644	55,674 78
In force December 31, 1899	$6,168,191	$81,184 98
Deduct amount reinsured	1,192,101	16,404 31
Net amount in force	$4,976,090	$64,776 67

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$3,409,010	$42,578 43	1-2	$21,289 21
1898	Two years	17,500	245 55	1-4	61 39
1899	Two years	54,675	338 00	3-4	253 50
1898	Three years	479,548	9,205 78	1-2	4,602 89
1899	Three years	737,159	9,101 48	5 6	7,584 57
1898	Four years	72,700	895 17	5-8	559 50
1899	Four years	106,323	798 40	7-8	698 60
1898	Five years	31,400	540 86	7-10	378 60
1899	Five years	63,775	1,029 80	9-10	926 82
	Over five years	4,000	43 20	Various.	33 88
Totals		$4,976,090	$64,776 67	.....	$36,388 96

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$81,681 94
Total losses paid since organization		33,899 87
Total par value of the Company's stock owned by the directors		3,500 00
Total amount of fire losses incurred during the year		25,988 04
Amount deposited in Georgia for the protection of policyholders	$28,500 00	

Business in the State of New York during the year.

Premiums received	$22 24
Losses paid	3 79
Amount of losses incurred	3 79

MAGDEBURG FIRE INSURANCE COMPANY.

No. 71 WILLIAM STREET, NEW YORK.

[Organized November 6, 1897; commenced business November 19, 1897.]

EMIL F. MIETHKE, President. AD. DOHMEYER, Secretary.

Capital stock of the Company paid up $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States Government registered 4 per cent. bonds	$20,000 00	114	$22,800 00	
New York City consolidated stock, known as dock bonds	205,000 00	109	223,450 00	
New York City consolidated stock, known as bridge bonds	25,000 00	109	27,250 00	
Total par and market values	$250,000 00	.....	$273,500 00	$273,500 00
Cash in office, $253.66; in bank, $4,621.75; total				4,875 41
Interest due and accrued on stocks and bonds				200 00
Gross premiums in due course of collection				12,080 54
Aggregate amount of all actual available Assets				**$290,655 95**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$12,570 00	
Deduct reinsurance thereon	1,228 00	
Net amount of unpaid losses and claims		11,342 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$37,768 63	
Unearned premiums, *pro rata*, on fire risks running more than one year	17,351 30	
Total unearned premiums		55,119 93
Commissions and brokerage		2,875 92
Total liabilities, except capital and net surplus		**69,337 85**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**21,318 10**
Aggregate Liabilities, including paid up capital and net surplus		**$290,655 95**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$149,740 28	
Deduct reinsurance ($30,253.99), rebate and return premiums	54,524 23	
Net cash received for premiums (all fire)		$95,216 05
Interest and dividends received from all other sources		7,994 44
Received from increased capital	$50,000 00	
Aggregate Receipts during the year in cash		**$103,210 49**

IV. DISBURSEMENTS DURING THE YEAR

Gross amount paid for losses	$124,978 08	
Deduct salvages and reinsurances	18,935 97	
Net amount paid for losses (all fire)		$106,042 11
Commissions and brokerage		19,639 11
Salaries and other charges of officers, clerks and other employes		7,675 13
State, national and local taxes		3,326 62
All other disbursements, viz.: Rent, $3,215.58; stationery and printing, advertising, traveling, postage, express, etc., $5,799.33; total		9,014 91
Aggregate Disbursements during the year in cash		**$145,697 88**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$13,129,090	$99,219 60
Written or renewed in 1899	17,781,663	146,272 62
Totals	$30,910,753	$245,492 22
Deduct expirations and cancellations	15,804,335	115,087 93
In force December 31, 1899	$15,106,418	$130,404 29
Deduct amount reinsured	3,541,276	28,634 59
Net amount in force	$11,565,142	$101,769 70

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$8,134,819	$75,537 26	1-2	$37,768 63
1898	Two years	267,243	1,044 65	1-4	261 16
1899	Two years	77,586	1,003 28	3-4	752 46
1897	Three years	12,800	88 70	1-6	14 78
1898	Three years	1,472,675	10,027 93	1-2	5,013 96
1899	Three years	929,840	7,099 23	5-6	5,916 03
1898	Four years	24,448	252 61	5-8	157 88
1899	Four years	6,731	8 73	7-8	7 64
1897	Five years	7,000	21 00	1-2	10 50
1898	Five years	384,763	4,003 93	7-10	2,802 75
1899	Five years	247,237	2,682 38	9-10	2,414 14
Totals		$11,565,142	$101,769 70	.....	$55,119 93

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$184,668 60
Total losses paid since organization	134,689 11
Total par value of the Company's stock owned by the directors	4,500 00
Total amount of fire losses incurred during the year	104,467 11

Business in the State of New York during the year.

Fire risks written	$4,013,125 00
Premiums received	32,155 18
Losses paid	60,657 27
Amount of losses incurred	55,068 27
Amount paid the Comptroller for taxes on premiums	225 18

MANHATTAN FIRE INSURANCE COMPANY.

Nos. 45, 47, 49 CEDAR STREET, NEW YORK.

[Organized February 1, 1869; commenced business June 19, 1882.]

DANIEL MYERS, President. J. W. DURBROW, Secretary.

Capital stock of the Company paid up, $250,000.

Capital stock of the Company paid up January, 1900, as shown by departmental examination, $500,000.*

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 3 per ct. war. coupon bds..	$150,000 00	1.10	$165,750 00	
Dist. of Columbia 3.65 per cent. refunding bonds	125,000 00	1.20	150,000 00	
U. S. 4 per cent. reg. bonds.....	25,000 00	1.34	33,500 00	
Total par and market values..	$300,000 00	.....	$349,250 00	$349,250 00
Cash in office, $24,012.81; in bank, $59,101.58; total.....				83,114 39
Gross premiums in due course of collection.....				154,991 92
All other assets, viz.: Deposit with Guarantee Trust and Safe Deposit Company.....				100 00
Aggregate amount of all actual available Assets.....				$587,466 31

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$13,941 52	
Losses unadjusted, including all reported and supposed losses	21,310 74	
Losses resisted, including interest, cost and expenses....	14,500 00	
Total amount of claims for losses.....	$49,752 26	
Deduct reinsurance thereon.....	†7,365 00	
Net amount of unpaid losses and claims.....		$42,387 26
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$289,016 45	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,813 41	
Total unearned premiums.....		292,829 86

* On December 23, 1899, the Manhattan Fire Insurance Company of the city of New York filed with the insurance department an amended charter providing for a capital of five hundred thousand dollars ($500,000), being an increase of two hundred and fifty thousand dollars ($250,000). This charter was approved by the attorney-general on December 27, 1899. Under authority of appointment No. 1296, dated December 21, 1899, designated commissioners made a report of the examination of the Manhattan Fire in the process of increasing its capital and surplus and reported under oath that the sum of three hundred, thirty-seven thousand, five hundred dollars ($337,500), the increased capital and surplus of said company, had been fully paid in, which report bears date as of the 25th of January, 1900. From evidence in the possession of the department, it appears that the increased capital of $250,000 and surplus of $87,500, was in the actual possession of the corporation prior to December 31, 1899. This fact, however, was not evidenced to the department until after the examination of January 25, 1900, owing to oversight by the failure of the officers of the corporation to ask an earlier examination. Thus, the statement above abstracted is a statement of the company as of December 31, 1899, showing a capitalization of $250,000, giving no credit for the increased capital of $250,000 the surplus of $87,500, and not carrying in such statement as assets any portion of the additional subscribed capital or surplus.

† Of this amount $1,100 is not allowed by the insurance law.

Outstanding interest-bearing receipts	$3,101 70
All other liabilities, viz.: Commissions and brokerage, $8,132.39; reinsurance, $4,298.49; total	12,430 88
Total liabilities, except capital	**$350,749 70**
Joint-stock capital paid up in cash	250,000 00
Aggregate Liabilities, including paid up capital	$600,749 70

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$724,373 08	
Deduct reinsurance ($109,935.81), rebate and return premiums	367,113 03	
Net cash received for premiums (all fire)		$357,260 05
Interest and dividends received from all other sources		12,549 37
Received from all other sources, viz.: Profit on sale or maturity of ledger assets, $7,279.12; premiums collected, previously charged off, $2,542.70; furniture and fixtures sold, $220; total		10,041 82
Received for calls on capital	$85,000 00	
Aggregate Receipts during the year in cash		$379,851 24

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$393,117 06	
Deduct salvages and reinsurance	102,872 48	
Net amount paid for losses (all fire)		$290,244 58
Dividends paid		12,500 00
Commissions and brokerage		123,530 49
Salaries and other charges of officers, clerks and other employes		41,388 91
State, national and local taxes		13,098 32
All other disbursements, viz.: Rent, $5,500; adjustment, $8,869.66; traveling, $1,876; maps, $989.72; legal, $8,536.13; printing and stationery, $2,722.48; inspection, $627.61; advertising, $1,553.15; committee fees, $1,855.20; internal revenue, $2,307.52; postage, 1,341.70; special agents' expense, $3,940.36; expense, $9,125; total		49,244 53
Aggregate Disbursements during the year in cash		$530,006 83

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$48,285,320 25	$503,465 73
Written or renewed in 1899	94,973,733 89	779,091 50
Totals	$143,259,054 14	$1,282,557 23
Deduct expirations and cancellations	66,659,175 35	703,634 79
In force December 31, 1899	$76,599,878 79	$578,922 44
Deduct amount reinsured	3,088,464 15	28,350 50
Net amount in force	$73,511,414 64	$550,571 94

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$73,171,439 39	$546,031 89	1-2	$289,016 45
1899	Two years	38,784 49	457 63	3-4	343 23
1899	Three years	240,290 80	3,032 73	5-6	2,527 25
1899	Four years	8,100 00	71 45	7-8	62 51
1899	Five years	52,800 00	978 24	9-10	880 42
Totals		$73,511,414 68	$550,571 94		$292,829 86

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$11,194,076 54
Total losses paid since organization		7,270,034 02
Total cash dividends declared since the Company commenced business		892,498 65
Total par value of the Company's stock owned by the directors		206,350 00
Total amount of fire losses incurred during the year		190,962 12
Amount deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$33,500 00	
Virginia	18,000 00	

Business in the State of New York during the year.

Fire risks written	$4,421,574 21
Premiums received	71,035 30
Losses paid	36,485 41
Amount of losses incurred	45,180 01
Amount paid the Comptroller for taxes on premiums	207 62

NASSAU FIRE INSURANCE COMPANY.

No. 30 COURT STREET, BROOKLYN.

[Organized January 30, 1852; commenced business February 3, 1852.]

WILLIAM T. LANE, President. THOMAS M. HARRIS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States registered 4 per cent. bonds	$33,000 00	114½	$37,785 00	
United States coupon 4 per cent. bonds	52,000 00	115½	60,060 00	
United States District of Columbia bonds	115,000 00	121	139,150 00	
Nassau National Bank stock	10,000 00	285	28,500 00	
Mechanics' Bank stock	8,600 00	212	18,232 00	
National City Bank stock	2,500 00	290	7,250 00	
Brooklyn Bank stock	5,000 00	110	5,500 00	
Brooklyn City R. R. stock	80,000 00	240	192,000 00	
Brooklyn Rapid Transit bonds	18,000 00	108	19,440 00	
Portland Gas Light Co. bonds	25,000 00	100	25,000 00	
Portland Gas Light Co. stock	12,500 00	25	3,125 00	
Total par and market values	$361,600 00	.....	$536,042 00	$536,042 00
Cash in office, $65.35; in bank, $6,923.54; total				6,988 89
Interest due and accrued on stocks and bonds				6,618 95
Gross premiums in due course of collection				16,333 15
Aggregate amount of all actual available Assets				$565,982 99

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,852 35	
Losses unadjusted, including all reported and supposed losses	2,000 00	
Net amount of unpaid losses and claims		$9,852 35
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$13,795 00	
Unearned premiums, *pro rata*, on fire risks, running more than one year	37,125 19	
Total unearned premiums		50,920 19
Borrowed money, due and to become due		7,000 00
All other liabilities, viz.: Commissions and brokerage		1,500 00
Total liabilities, except capital and net surplus		$69,272 54
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		296,710 45
Aggregate Liabilities, including paid up capital and net surplus		$565,982 99

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$90,387 01	
Deduct reinsurance ($1,212.53), rebate and return premiums	27,712 16	
Net cash received for premiums (all fire)		$62,674 85

Interest and dividends received from all other sources	$23,352 50
Received for rent	1,721 04
Received from all other sources, viz.: Profit on sale of securities	25,853 03
Aggregate Receipts during the year in cash	**$113,601 42**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$62,628 42	
Deduct salvages and reinsurances	1,333 92	
Net amount paid for losses (all fire)		$61,294 50
Dividends paid		20,000 00
Commissions and brokerage		5,033 24
Salaries and other charges of officers, clerks and other employes		10,214 16
State, national and local taxes		210 19
All other disbursements, viz.: Rent, $5,200; premium on purchase of securities, $7,290.63, and other minor expenses, $2,763.14; total		15,253 77
Aggregate Disbursements during the year in cash		**$112,005 86**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$15,165,815 50	$112,351 36
Written or renewed in 1899	12,408,972 07	83,925 23
Totals	$27,574,785 57	$196,276 59
Deduct expirations and cancellations	12,422,416 69	90,685 78
In force December 31, 1899	$15,152,368 88	$105,590 81
Deduct amount reinsured	453,786 31	2,150 98
Net amount in force	$14,698,582 57	$103,439 83

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$3,106,646 88	$27,620 01	1-2	$13,795 00
1898	Two years	267,368 67	2,075 41	1-4	518 85
1899	Two years	398,949 54	2,280 19	3-4	1,710 12
1897	Three years	3,348,271 85	23,907 17	1-6	3,984 53
1898	Three years	4,014,256 00	25,305 93	1-2	12,667 96
1899	Three years	3,459,481 69	18,522 10	5-6	15,435 05
1898	Four years	15,236 67	126 29	5-8	78 95
1899	Four years	59,200 00	286 45	7-8	250 60
1897	Five years	41,044 31	387 53	1-2	193 76
1898	Five years	172,648 96	1,752 35	7-10	1,226 61
1899	Five years	115,478 00	1,176 40	9-10	1,058 76
Totals		$14,698,582 57	$103,439 83	.....	$50,920 19

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,126,358 13
Total losses paid since organization	1,190,415 00
Total cash dividends declared since the Company commenced business	1,282,500 00
Total dividends declared payable in stock since organization	50,000 00
Total par value of the Company's stock owned by the directors	40,650 00
Total amount of fire losses incurred during the year	61,752 87

Business in the State of New York during the year.

Fire risks written	$7,330,997 61
Premiums received	38,000 00
Losses paid	14,094 00
Amount of losses incurred	16,200 00
Amount paid the Comptroller for taxes on premiums	210 19

NATIONAL STANDARD INSURANCE COMPANY.

No. 45 WILLIAM STREET, NEW YORK.

[Organized February 14, 1896; commenced business February 20, 1896.]

E. C. CONVERSE, President. R. BLEECKER RATHBONE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. registered bonds..	$200,000 00	125	$250,000 00	
N. Y. City 3 per cent. reg. bds....	100,000 00	101¼	101,250 00	
N. Y. City 3½ per ct. reg. bds....	100,000 00	110.40	110,400 00	
Total par and market values....	$400,000 00	.....	$461,650 00	
				$461,650 00
Cash in bank				43,882 22
Interest due and accrued on stocks and bonds				2,442 75
Gross premiums in due course of collection				42,877 32
All other assets, viz.: Internal revenue stamps				29 90
Due from Tokio Marine Insurance Company for reinsurance (not admitted)			$800 49	
Aggregate amount of all actual available Assets				**$550,882 19**

II. LIABILITIES.

Losses adjusted and unpaid, due to become due	$15,703 00	
Losses unadjusted, including all reported and supposed losses	35,060 50	
Losses resisted, including interest, cost and expenses..	625 00	
Total amount of claims for losses	$51,388 50	
Deduct reinsurance thereon	9,516 50	
Net amount of unpaid losses and claims		$41,872 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$80,705 11	
Unearned premiums, *pro rata*, on fire risks running more than one year	25,240 68	
Total unearned premiums		105,945 79
All other liabilities, viz.: Commissions and brokerage, $9,622.01; return premiums, $3,932.48; reinsurance, $6,871.46; total		20,425 95
Total liabilities, except capital and net surplus		**$168,243 74**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**182,638 45**
Aggregate Liabilities, including paid up capital and net surplus		**$550,882 19**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$282,760 47	$157 96	
Deduct reinsurance ($58,072.94), rebate and return premiums	102,937 63	120 58	
	$179,822 84	$37 38	
Net cash received for premiums			$179,860 22

Interest and dividends received from all other sources.....	$16,645 62
Received from all other sources, viz.: Profit on sale of bonds	28,891 94
Aggregate Receipts during the year in cash..... .	**$225,397 78**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	$227,451 50	$36,715 33	
Deduct salvages and reinsurances	84,331 91	20,649 09	
	$143,119 59	$16,066 24	
Net amount paid for losses			$159,185 83
Dividends paid			24,000 00
Commissions and brokerage			52,402 56
Salaries and other charges of officers, clerks and other employes			3,105 00
State, national and local taxes.....			8,023 20
All other disbursements, viz.: General expenses, $1,892.54; office furniture, $71.00; maps, $529.51; total.....			2,493 05
Aggregate Disbursements during the year in cash.. .			**$249,209 64**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$24,177,690	$233,878 92	$574,875	$21,865 31
Written or renewed in 1899.....	31,458,175	289,305 70	.....	157 96
Totals	$55,635,865	$523,184 62	$574,875	$22,023 27
Deduct expirations and cancellations	28,123,281	265,971 10	574,875	22,023 27
In force Dec. 31, 1899....	$27,512,584	$257,213 52	.....	.....
Deduct amount reinsured.	5,968 467	53,659 61	.....	.....
Net amount in force..	$21,544,117	$203,553 91	.....	.....

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$17,722,773	$161,410 21	1-2	$80,705 11
1898.....	Two years	198,829	1,682 45	1-4	420 61
1899.....		84,163	1,035 12	3-4	776 34
1897.....	Three years	402,319	4,372 48	1-6	728 75
1898.....		1,180,287	16,680 32	1-2	8,340 16
1899.....		1,620,562	14,125 13	5-6	11,770 94
1897.....	Five years	70,500	681 29	1-2	340 65
1898.....		125,489	1,734 97	7-10	1,214 48
1899.....		139,195	1,831 94	9-10	1,648 75
Totals		$21,544,117	$203,553 91	.....	$105,945 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$869,501 55
Total losses paid since organization.....	468,458 04
Total cash dividends declared since the Company commenced business	78,000 00
Total par value of the Company's stock owned by the directors.....	92,000 00
Total amount of fire losses incurred during the year.....	162,949 59
Total amount of inland marine losses incurred during the year.....	5,402 24

Business in the State of New York during the year.

Fire risks written	$8,887,562 00
Premiums received	38,483 15
Losses paid	27,169 54
Amount of losses incurred	34,986 79
Amount paid the Comptroller for taxes on premiums.....	117 27

NEW YORK FIRE INSURANCE COMPANY.

No. 72 WALL STREET, NEW YORK.

[Incorporated April 18, 1832; commenced business December 22, 1832; reorganized under general act, July 1, 1865.]

AUGUSTUS COLSON, President. CHARLES A. HULL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned unincumbered				$100,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. reg. bds.	$100,000 00	114	$114,000 00	
United States 5 per cent. coup. bds.	100,000 00	112	112,000 00	
N. Y., N. H. & H. R. R. Co. stock.	10,000 00	210	21,000 00	
Total par and market values..	$210,000 00	.....	$247,000 00	
				247,000 00
Cash in bank				46,203 60
Interest due and accrued on stocks and bonds				833 33
Gross premiums in due course of collection				31,580 12
Rents due and accrued				54 17
Aggregate amount of all actual available Assets				**$425,671 22**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,824 33	
Losses unadjusted, including all reported and supposed losses	25,047 06	
Losses resisted, including interest, cost and expenses	625 00	
Net amount of unpaid losses and claims		$32,496 39
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$72,053 78	
Unearned premiums, *pro rata*, on fire risks, running more than one year	9,967 84	
Unearned premiums, at 50 per cent., on inland navigation risks	23,442 86	
Total unearned premiums		105,464 48
Salaries and other miscellaneous expenses, due and accrued		1,014 47
All other liabilities, viz.: Commissions and brokerage		5,684 42
Total liabilities, except capital and net surplus		$144,659 76
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		81,011 46
Aggregate Liabilities, including paid up capital and net surplus		**$425,671 22**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine. and Inland.	
Gross cash premiums received	$198,499 40	$52,565 98	
Deduct reinsurance ($5,913.39), rebate and return premiums	41,731 95	4,891 46	
	$156,767 45	$47,674 52	
Net cash received for premiums			$204,441 97
Interest and dividends received from all other sources			17,812 19
Received for rent			1,992 90
Aggregate Receipts during the year in cash			**$224,247 06**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$143,919 85	$60,435 33	
Deduct salvages and reinsurances	5,993 41	218 67	
	$137,926 44	$60,216 66	
Net amount paid for losses			$198,143 10
Dividends paid			12,000 00
Commissions and brokerage			34,914 02
Salaries and other charges of officers, clerks and other employes			24,563 19
State, national and local taxes			5,228 48
All other disbursements, viz.: Rent, traveling, books, stationery, etc			12,563 15
Aggregate Disbursements during the year in cash			**$287,411 94**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$18,098,438	$140,187 85	$1,805,973	$51,303 30
Written or renewed in 1899	27,964,315	199,837 79	2,244,250	55,297 78
Totals	$46,062,753	$340,025 64	$4,050,223	$106,601 08
Deduct expirations and cancellations	25,109,000	173,552 40	2,473,308	59,715 37
In force Dec. 31, 1899	$20,953,753	$166,473 24	$1,576,915	$46,885 71
Deduct amount reinsured	909,068	8,823 36	.....	.....
Net amount in force	$20,044,685	$157,649 88	$1,576,915	$46,885 71

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$18,760,986	$144,107 57	1-2	$72,053 78
1898	Two years	64,240	472 53	1-4	118 13
1899	Two years	305,218	3,660 18	3-4	2,745 14
1898	Three years	270,433	2,496 83	1-2	1,248 41
1899	Three years	537,600	5,420 22	5-6	4,516 85
1899	Four years	4,750	159 45	7-8	139 52
1899	Five years	101,458	1,333 10	9-10	1,199 79
Totals		$20,044,685	$157,649 88	.....	$82,021 62

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,988,622 00
Total losses paid since organization	2,774,925 00
Total cash dividends declared since the Company commenced business	1,490,000 00
Total par value of the Company's stock owned by the directors	64,900 00
Total amount of fire losses incurred during the year	136,991 00
Total amount of inland marine losses incurred during the year	46,060 00

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$5,202,813 00	$2,244,250 00
Premiums received	28,062 70	52,565 98
Losses paid	18,841 78	60,376 04
Amount of losses incurred	22,533 60	46,060 66
Amount paid the Comptroller for taxes on premiums	.....	125 40

NIAGARA FIRE INSURANCE COMPANY.

Nos. 135–137 BROADWAY, NEW YORK.

[Organized July, 1850; commenced business August, 1850.]

HAROLD HERRICK, President. GEORGE W. DEWEY, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$448,300 00
Interest accrued thereon	7,727 90

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. reg. 4 per cent. bonds	$50,000 00	133¾	$66,875 00
U. S. reg. 4 per cent. bonds	50,000 00	114	57,000 00
Territory New Mexico Provisional indebtedness 6 p. c. 30 years bds.	10,000 00	120	12,000 00
N. Y. City 3 p. c. school bonds	200,000 00	100	200,000 00
N. Y. City 3 p. c. water bonds	10,000 00	100	10,000 00
N. Y. City 3 per cent. water bonds	50,000 00	100	50,000 00
Additional reg. 3 p. c. water bonds of the City of New York	100,000 00	100	100,000 00
Corporation of the city of N. Y 3½ p. c. bds. for land for pub. park.	25,000 00	109⅝	27,406 25
Jersey City 6 per cent. bonds	100,000 00	108½	10,850 00
County of Essex, N. J., 3.65 p. c. park bonds	20,000 00	103½	20,700 00
Albany & Susquehanna first mortgate 7 per cent. bonds	17,000 00	121	20,570 00
Albany & Susquehanna first mortgage 6 per cent bonds	6,000 00	116½	6,990 00
Chi., Mil. & St. P. Ry. 6 p. c. first mortgage bonds (So. Minn. Div.)	25,000 00	119	29,750 00
Morris & Essex Ry. Co.'s con. mortgage 7 per cent. bonds	21,000 00	138½	29,085 00
N. Y. & New England Ry. Co.'s first mortgage 7 per cent. bonds	10,000 00	118	11,800 00
Wabash Ry. Co.'s first mortgage 5 per cent. bonds	20,000 00	114	22,800 00
Chicago, St. P., Minneapolis & Omaha Ry. Co's con. mortgage 6 per cent. bonds	15,000 00	134	20,100 00
N. Y. C. & H. R. R. R. 1st mortgage 7 per cent. bonds	5,000 00	113	5,650 00
Columbus & Toledo Ry. reg. 7 per cent. bonds	10,000 00	114	11,400 00
City of Brooklyn, gold exempt 3½			
Chicago & Erie Ry. Co.'s first mortgage 5 per cent. gold bonds	20,000 00	114	22,800 00
Northern Pac. Ry. Co.'s gen. lien and land grant 3 p. c. gold bonds.	12,500 00	65	8,125 00
Northern Pac. Ry. Co.'s prior lien and land grant 4 p. c. gold bonds.	30,000 00	103	30,900 00
Atchison, Topeka & Santa Fe R. R. 4 p. c. gen. mtg. gold bonds	25,000 00	99	24,750 00
Denver & Rio Grande R. R. Co.'s first mtg. con. 4 p. c. gold bonds.	15,000 00	98	14,700 00
Chic. Terminal Trans. Co.'s first mtg. 4 p. c. gold bonds	15,000 00	94	14,100 00
Union Pac. R. R. first mtg. 4 p. c. gold bonds	30,000 00	104	31,200 00
Read'g Co. & The Phil'a. & Read'g Coal & Iron Co.'s gen. mtg. 4 p. c. gold bonds	20,000 00	86	17,200 00
Balt. & Ohio Ry. Co. 50 yrs. first mtg. 4 p. c. gold bonds	25,000 00	98	24,500 00
Balt. & Ohio Ry. Co. prior lien 3½ p. c. gold bonds	25,000 00	95	23,750 00
Norfolk & West'n Ry. Co. first consolidated mtg. 4 p. c. rg. gold bds.	25,000 00	90	22,500 00
Cent. Pac. R. R. first refunding 4 p. c. gold bonds	50,000 00	98	49,000 00

	Par value.	Carried at.	Market value.	
Chateguay Ore & Iron Co.'s con. mtg. 6 p. c. bonds	$25,000 00	50	$12,500 00	
St. Paul (Minn.) Gas Light Co.'s first mtg. 6 p. c. bonds	15,000 00	116	17,400 00	
Brooklyn Union Gas Co.'s con. mtg. 5 p. c. bonds	10,000 00	116	11,600 00	
Town of Lake (Ill.) Gas Light Co.'s first mtg. 6 p. c. bonds	20,000 00	120	24,000 00	
Equitable Gas Light Co. of Chic. first mtg 6 p. c. bonds	25,000 00	105	26,250 00	
American Dock Improvem't first mtg. 5 p. c. bonds	10,000 00	115	11,500 00	
Lehigh & Wilkebarre Coal Co.'s con. mtg. 7 p. c. bonds	20,000 00	100	20,000 00	
Lehigh Coal & Navigation Co.'s collateral trust 4½ p. c. gold bonds.	25,000 00	106	26,500 00	
Lehigh Coal & Navigation Co. stock.	50,000 00	89	44,500 00	
Chic. & Northwestern Ry. common stock	60,000 00	160½	96,300 00	
N. Y., Lack. & West. Ry. stock (guarant'd by D., L. & W. R. R.)	30,000 00	135	40,500 00	
Chic., Mil. & St. Paul pref. stock.	20,000 00	172	34,400 00	
Chic., Mil. & St. Paul com. stock.	120,000 00	118	141,600 00	
Cent. Railroad of New Jersey stk..	70,000 00	118¾	83,037 50	
Northern Pac. R. R. pref. stock....	100,000 00	74½	74,500 00	
Union Pac. R. R. pref. stock....	100,000 00	75	75,000 00	
Pittsburg, Ft. Wayne & Chic stk..	10,000 00	190	19,000 00	
Rensselaer & Saratoga R. R. stock.	10,000 00	195	19,500 00	
Clev. & Pittsburg R. R. stock....	10,000 00	190	19,000 00	
Penn. Railroad stock	50,000 00	130½	65,250 00	
Morris & Essex R. R. stock	20,000 00	185	37,000 00	
American Exchange Nat. Bank stk.	35,000 00	190	66,500 00	
Western Nat. Bank stock	5,000 00	325	16,250 00	
Total par and market values..	$1,786,500 00	.....	$1,978,588 75	$1,978,588 75
Cash in office, $541.29; in bank, $55,230.91; total				55,772 20
Interest due and accrued on stocks and bonds				9,026 65
Gross premiums in due course of collection				239,465 78
All other assets, viz.: Rents due and accrued				2,016 50
Aggregate amount of all actual available Assets				**$2,740,897 78**

Special Reserve Fund under Sections 130, 131, 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$250,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$81,780 49	
Losses unadjusted, including all reported and supposed losses	104,664 10	
Losses resisted, including interest, cost and expenses....	10,312 96	
Total amount of claims for losses	$196,757 55	
Deduct reinsurance thereon	34,246 89	
Net amount of unpaid losses and claims		$162,510 66
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$514,676 08	
Unearned premiums, *pro rata*, on fire risks running more than one year	753,139 93	
Total unearned premiums		1,267,816 01
All other liabilities, viz.: Commissions and brokerage, $37,043.31; reinsurance, $19,120.07; total		56,163 38
Total liabilities, except capital and net surplus		**$1,486,490 05**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**754,407 73**
Aggregate Liabilities, including paid up capital and net surplus		**$2,740,897 78**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,076,211 64	
Deduct reinsurance ($276,840.35), rebate and return premiums	535,836 51	
Net cash received for premiums (all fire)		$1,540,375 13
Interest received on bonds and mortgages		12,318 46
Interest and dividends received from all other sources		61,705 52
Received for rent		14,397 68
Aggregate Receipts during the year in cash		**$1,628,796 79**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,182,631 82	
Deduct salvages and reinsurances	183,250 80	
Net amount paid for losses (all fire)		$999,381 02
Dividends paid		50,030 00
Commissions and brokerage		283,797 10
Salaries and other charges of officers, clerks and other employes		153,997 40
State, national and local taxes		42,385 74
All other disbursements, viz.: Rent, $20,575.49; traveling, stationery, postage, etc., $107,062.18; internal revenue, $11,074.80; total		138,712 47
Aggregate Disbursements during the year in cash		**$1,668,303 73**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$294,108,678	$2,671,038 80
Written or renewed in 1899	216,026,854	2,091,766 38
Totals	$510,135,532	$4,762,805 18
Deduct expirations and cancellations	199,524,906	1,945,652 31
In force December 31, 1899	$310,610,626	$2,817,152 87
Deduct amount reinsured	41,199,338	358,500 03
Net amount in force	$269,411,288	$2,458,652 84

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$89,318,829	$1,029,352 15	1-2	$514,676 08
1898	Two years	1,030,410	8,171 46	1-4	2,042 86
1899	Two years	1,355,165	12,493 16	3-4	9,369 87
1897	Three years	42,919,476	305,095 96	1-6	50,849 33
1898	Three years	46,249,406	328,292 58	1-2	164,146 29
1899	Three years	52,731,645	373,547 59	5-6	311,289 66
1896	Four years	893,311	7,023 71	1-8	877 96
1897	Four years	449,726	3,920 91	3-8	1,470 34
1898	Four years	577,347	5,730 63	5-8	3,581 65
1899	Four years	703,157	6,820 25	7-8	5,967 72
1895	Five years	5,131,354	59,366 09	1-10	5,936 61
1896	Five years	6,087,165	63,011 72	3-10	20,403 51
1897	Five years	6,928,323	80,402 89	1-5	40,246 45
1898	Five years	7,312,943	81,713 41	7-10	57,199 39
1899	Five years	7,718,031	83,620 33	9-10	79,758 29
Totals		$269,411,288	$2,458,652 84	.....	$1,267,816 01

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$42,871,819 27
Total losses paid since organization	23,628,132 45
Total cash dividends declared since the Company commenced business	2,584,000 00
Total par value of the Company's stock owned by the directors	160,700 00
Total amount of fire losses incurred during the year	1,029,058 56

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:	
Georgia	$28,500 00
Virginia	28,500 00
New Mexico	12,000 00

Business in the State of New York during the year.

Fire risks written	$50,457,870 00
Premiums received	355,969 94
Losses paid	254,890 25
Amount of losses incurred	249,974 79
Amount paid the Comptroller for taxes on premiums	1,675 29

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

No. 54 WILLIAM STREET, NEW YORK.

[Organized and commenced business October 1, 1897.]

HENRY E. BOWERS, President. WEST POLLOCK, Vice-President and Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$50,000 00	113	$56,500 00	
New York State canal improvement 3 per cent. reg. bonds	50,000 00	101½	50,750 00	
City of Brooklyn, Wallabout, 3½ per cent. reg. bonds	50,000 00	108¾	54,375 00	
New York city, additional water stock, 3 per cent. reg. bonds	20,000 00	100	20,000 00	
New York city, Riverside Park, 3 per cent. reg. coupon bonds	30,000 00	100	30,000 00	
Pennsylvania Co.'s guar. 4½ per cent. reg. coupon bonds	61,000 00	112	68,320 00	
Total par and market values..	$261,000 00	.....	$279,945 00	
				$279,945 00
Cash in bank				15,495 90
Interest due and accrued on stocks and bonds				3,297 50
Gross premiums in due course of collection				8,580 58
All other assets, viz.: Due for reinsurance on losses paid				530 42
Aggregate amount of all actual available Assets				$307,849 40

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$691 33	
Losses unadjusted, including all reported and supposed losses	2,496 30	
Total amount of claims for losses	$3,187 63	
Deduct reinsurance thereon	2,866 63	
Net amount of unpaid losses and claims		$321 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$3,569 63	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,509 58	
Total unearned premiums		8,079 21
All other liabilities, viz.: Commissions and brokerage		2,128 15
Total liabilities, except capital and net surplus		**$10,528 36**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**97,321 04**
Aggregate Liabilities, including paid up capital and net surplus		**$307,849 40**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$93,488 73	
Deduct reinsurance ($55,144.96), rebate and return premiums	90,487 87	
Net cash received for premiums (all fire)		$3,000 86
Interest and dividends received from all other sources		9,948 23
Aggregate Receipts during the year in cash		$12,949 09

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$76,611 31	
Deduct salvages and reinsurances	29,574 61	
Net amount paid for losses (all fire)		$47,036 70
Commissions and brokerage		1,266 07
Salaries and other charges of officers, clerks and other employes		327 25
State, national and local taxes		1,546 04
All other disbursements		684 78
Aggregate Disbursements during the year in cash		$50,860 84

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$9,888,137	$81,310 80
Written or renewed in 1899	12,073,131	93,165 51
Totals	$21,961,268	$174,476 31
Deduct expirations and cancellations	13,721,452	104,483 32
In force December 31, 1899	$8,239,816	$69,992 99
Deduct amount reinsured	6,410,271	55,489 46
Net amount in force	$1,829,545	$14,503 53

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$1,036,769	$7,139 25	1-2	$3,569 63
1898	Two years	111,681	1,091 00	1-4	272 75
1899	Two years	36,735	222 39	3-4	166 77
1897	Three years	5,500	22 47	1-6	3 74
1898	Three years	309,707	2,758 13	1-2	1,379 06
1899	Three years	96,396	929 94	5-6	774 95
1899	Four years	6,000	87 77	7-8	76 80
1897	Five years	10,000	40 00	1-2	20 00
1898	Five years	82,021	878 86	7-10	615 16
1899	Five years	134,736	1,333 72	9-10	1,200 35
Totals		$1,829,545	$14,503 53	.....	$8,079 21

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$77,996 56
Total losses paid since organization	76,327 48
Total amount of fire losses incurred during the year	40,163 69

Business in the State of New York during the year.

Fire risks written	$60,100 00
Premiums received	403 09
Losses paid	16,039 33
Amount of losses incurred	11,300 95
Amount paid the Comptroller for taxes on premiums	26 33

NORTH GERMAN FIRE INSURANCE COMPANY.

No. 29 LIBERTY STREET, NEW YORK.

[Organized May 17, 1899; commenced business June 15, 1899.]

C. PERGER, President. E. HARBERS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.**

	Par value.	Carried at.	Market value.
Atchison, Topeka & Santa Fe 4 per cent. gen. mtg. bonds	$10,000 00	98½	$9,850 00
Union Pacific 4 per cent. 1st mtg bonds	25,000 00	102½	25,625 00
Denver & Rio Grande 4 per cent. 1st mtg. bonds	25,000 00	96½	24,125 00
Lake Erie & West. 5 per cent. 1st mtg. bonds	10,000 00	118	11,800 00
Chi., Mil. & St. Pl. (C. & P. W. Div.) 5 per cent. bonds	17,000 00	118	20,060 00
Chesap. & Ohio 5 per cent. con. bonds	25,000 00	114⅔	28,666 67
Northern Pacific 4 per cent. P. L. bonds	25,000 00	102¾	25,687 50
Central of New Jersey 5 per cent. gen. mtg. bonds	20,000 00	117	23,400 00
Chi., Mil. & St. Pl. (C. & P. W. Div.) 5 per cent. bonds	8,000 00	118	9,440 00
Central of New Jersey 5 per cent. gen. mtg. bonds	5,000 00	117	5,850 00
Lake Erie & Western 5 per cent. 1st mtg. bonds	15,000 00	118	17,700 00
Oregon Ry. & Nav. Co. 4 per cent. bonds	25,000 00	100⅔	25,166 67
Atchison, Topeka & Santa Fe 4 per cent. gen. mtg. bonds	5,000 00	98½	4,925 00
Total par market values	$215,000 00	.....	$232,295 84

		$232,295 84
Cash in bank		20,219 85
Interest due and accrued on stocks and bonds		3,566 66
Gross premiums in due course of collection		28,300 43
Aggregate amount of all actual available Assets		**$284,382 78**

II. LIABILITIES.

Net amount of unpaid losses and claims		$4,400 07
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$20,186 80	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,726 24	
Total unearned premiums		26,913 04
All other liabilities, viz.: Taxes and assessments, $500; commissions and brokerage, $8,801.23; total		9,301 23
Total liabilities, except capital and net surplus		**$40,614 34**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**43,768 44**
Aggregate Liabilities, including paid up capital and net surplus		**$284,382 78**

* From evidence in the possession of the Department it is made apparent that this company has during the month of January, 1900, changed its holdings as shown in the printed abstract so that it is in possession of capital investments to the amount of $200,000 of the character provided for in section 13 of the Insurance Law.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$29,803 61	
Deduct reinsurance ($2,614.94), rebate and return premiums	9,478 58	
Net cash received for premiums (all fire)		$20,325 03
Interest and dividends received from all other sources		5,878 53
Aggregate Receipts during the year in cash		**$26,203 56**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$4,025 85	
Deduct salvages and reinsurances	347 70	
Net amount paid for losses (all fire)		$3,678 15
Commissions and brokeage		5,958 04
Salaries and other charges of officers, clerks and other employes		1,513 96
State, national and local taxes		491 86
All other disbursements		2,918 21
Aggregate Disbursements during the year in cash		**$14,560 22**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
Written or renewed in 1899	$5,839,682	$58,104 04
Deduct expirations and cancellations	989,534	7,590 65
In force December 31, 1899	$4,850,148	$50,513 39
Deduct amount reinsured	262,218	2,153 90
Net amount in force	$4,587,930	$48,359 49

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$3,918,947	$40,373 59	1-2	$20,186 80
1899	Two years	53,200	543 03	3-4	407 29
1899	Three years	477,683	5,521 64	5-6	4,601 37
1899	Four years	57,650	460 88	7-8	403 27
1899	Five years	80,450	1,460 35	9-10	1,314 31
Totals		$4,587,930	$48,359 49		$26,913 04

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$20,325 03
Total losses paid since organization	3,678 15
Total par value of the Company's stock owned by the directors	51,500 00
Total amount of fire losses incurred during the year	8,078 22

Business in the State of New York during the Year.

Fire risks written	$1,416,644 00
Premiums received	6,909 30
Losses paid	784 15
Amount of losses incurred	2,734 22

NORTHERN INSURANCE COMPANY.

No. 52 WILLIAM STREET, NEW YORK.

[Organized October 22, 1897; commenced business October 25, 1897.]

LEANDER N. LOVELL, President. JAMES MARSHALL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 5 per cent. coupon bonds	$25,000 00	113¼	$28,312 50	
U. S. Government 5 per cent. coupon bonds	35,000 00	113¼	39,637 50	
New York City 3½ per cent. school bonds	75,000 00	106½	79,875 00	
New York City 3½ per cent. college bonds	40,000 00	106½	42,600 00	
New York City 3½ per cent. school bonds	10,000 00	106½	10,650 00	
West Shore R. R. Co. 4 per cent. 1st mtge. coupon bonds	25,000 00	112	28,000 00	
Delaware, Lackawanna & Western R. R. Co. stock	10,000 00	178	17,800 00	
Pennsylvania R. R. Co. stock	525 00	.....	525 00	
Total par and market values	$210,000 00	.....	$247,400 00	$247,400 00
Cash in office, $1,544.17; in bank, $15,608.24; total				17,152 41
Interest due and accrued on stocks and bonds				724 16
Due from Palatine Insurance Company				5,388 72
Gross premiums in due course of collection				34,900 41
All other assets, viz.: Due for reinsurance on losses paid				123 07
Aggregate amount of all actual available Assets				$305,688 77

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$70,321 99	
Deduct reinsurance thereon	*33,638 97	
Net amount of unpaid losses and claims		$36,683 02
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$21,360 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,195 53	
Total unearned premiums		28,555 53
All other liabilities, viz.: Commissions and brokerage, $13,566.96; reinsurance, $3,987.90; total		17,554 86
Total liabilities, except capital and net surplus		**$82,793 41**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**22,895 36**
Aggregate Liabilities, including paid up capital and net surplus		**$305,688 77**

*Of this amount $1,266.42 is not allowed by the Insurance Law.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$575,018 66	
Deduct reinsurance ($243,397.18), rebate and return premiums	333,630 29	
Net cash received for premiums (all fire)		$241,388 37
Interest and dividends received from all other sources		12,315 51
Received for calls on capital	$40,000 00	
Aggregate Receipts during the year in cash		**$253,703 88**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$338,777 85	
Deduct salvages and reinsurances	72,556 60	
Net amount paid for losses (all fire)		$266,221 25
Dividends paid		6,000 00
Commissions and brokerage		131,501 91
Salaries and other charges of officers, clerks and other employes		310 22
State, national and local taxes		6,061 33
All other disbursements, viz.: Rent		1,575 00
Aggregate Disbursements during the year in cash		**$411,669 71**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$27,567,475	$271,834 15
Written or renewed in 1899	53,934,494	539,344 94
Totals	$81,501,969	$811,179 09
Deduct expirations and cancellations	41,640,785	416,407 85
In force December 31, 1899	$39,861,184	$394,771 24
Deduct amount reinsured	34,010,584	340,105 84
Net amount in force	$5,850,600	$54,665 40

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$4,656,050	$42,720 00	½	$21,360 00
1898	Two years	121,297	1,212 87	¼	303 22
1899	Two years	87,515	875 15	¾	656 34
1897	Three years	80,426	804 26	1-6	134 04
1898	Three years	385,082	3,850 82	½	1,925 41
1899	Three years	251,158	2,511 58	5-6	2,092 95
1897	Four years	3,264	32 64	⅜	12 24
1898	Four years	13,716	137 16	⅝	85 70
1899	Four years	33,135	331 35	⅞	289 93
1897	Five years	1,231	12 31	½	6 16
1898	Five years	135,000	1,350 00	7-10	945 00
1899	Five years	82,726	827 26	9-10	744 54
Totals		$5,850,600	$54,665 40	.....	$28,555 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$690,984 28
Total losses paid since organization	380,287 58
Total cash dividends declared since the Company commenced business	12,000 00
Total par value of the Company's stock owned by the directors	61,000 00
Total amount of fire losses incurred during the year	281,244 98

Business in the State of New York during the year.

Fire risks written	$6,731,795 00
Premiums received	39,035 02
Losses paid	32,248 54
Amount of losses incurred	38,738 56
Amount of taxes paid to various fire departments	147 46
Amount paid the Comptroller for taxes on premiums	324 64

NORTH RIVER INSURANCE COMPANY.

Nos. 46–48 CEDAR STREET, NEW YORK.

[Incorporated February 6, 1822; commenced business March 6, 1822.]

WILLIAM E. HUTCHINS, President. FREDERICK H. CRUM, Secretary.

Capital stock of the Company paid up, $350,000.

I. ASSETS.

Loans on bond and mortgage (fire liens)	$78,400 00
Interest due and unpaid on bond and mortgage loans	375 00
Interest accrued thereon	1,304 82

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. reg. bds.	$100,000 00	115	$115,000 00	
United States 5 per cent. reg. bds.	25,000 00	113¼	28,312 50	
Dis. of Col. funding reg. bonds	75,000 00	121	90,750 00	
N. Y. City 3½ per cent. gold reg. bonds	30,000 00	106½	31,950 00	
N. Y. City 3½ per cent. gold coupon bonds	47,000 00	106½	50,055 00	
N. Y. City 3½ per cent. gold coupon bonds	33,000 00	107	35,310 00	
N. Y. City 3½ per cent. gold reg. bonds	50,000 00	110¼	55,125 00	
N. Y. City 3 per cent. gold reg. bonds	12,500 00	100	12,500 00	
N. Y. City 3 per cent. gold reg. bonds	22,500 00	101½	22,837 50	
N. Y. City 3 per cent. gold reg. bonds	50,000 00	101½	50,750 00	
N. Y. City 3 per cent. gold reg. bonds	15,000 00	101	15,150 00	
N. Y. City 3 per cent. gold reg. bonds	27,500 00	101	27,775 00	
N. Y. City 2½ per cent. currency reg. bonds	100,000 00	92	92,000 00	
Total par and market values	$587,500 00	.....	$627,515 00	
				627,515 00
Cash in bank				83,627 28
Interest due and accrued on stocks and bonds				2,212 07
Gross premiums in due course of collection				57,742 24
All other assets, viz.: Due for reinsurance on losses paid				38 11
Aggregate amount of all actual available Assets				$851,214 52

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,721 82	
Losses unadjusted, including all reported and supposed losses	30,735 03	
Total amount of claims for losses	$32,456 85	
Deduct reinsurance thereon	1,085 76	
Net amount of unpaid losses and claims		$31,371 09
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$103,608 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	79,231 61	
Total unearned premiums		182,839 89
Cash dividends to stockholders, unpaid		2,545 75
All other liabilities, viz.: Commissions and brokerage, $11,548.45; return premiums, $1,060.59; reinsurance, $1,776.06; total		14,385 10
Total liabilities, except capital and net surplus		**$231,141 83**

Joint-stock capital paid up in cash	**$350,000 00**
Surplus beyond all liabilities	**270,072 69**
Aggregate Liabilities, including paid up capital and net surplus	**$851,214 52**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$340,431 57	
Deduct reinsurance ($21,907.97), rebate and return premiums	68,462 63	
Net cash received for premiums (all fire)		$271,968 94
Interest received on bonds and mortgages		3,916 06
Interest and dividends received from all other sources		23,880 17
Aggregate Receipts during the year in cash		**$299,765 17**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	195,428 89	
Deduct salvages and reinsurances	17,154 49	
Net amount paid for losses (all fire)		$178,274 40
Dividends paid		27,870 75
Commissions and brokerage		71,683 78
Salaries and other charges of officers clerks and other employes		27,339 94
State, national and local taxes		1,750 50
All other disbursements, viz.: Rent, $6,000; fire patrol, $1,384.33; internal revenue, $1,533.12; general expenses, insurance departments, legal, advertising, and stationery, $6,706.34; total		15,623 79
Aggregate Disbursements during the year in cash		**$322,542 16**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$37,907,349	$297,642 03
Written or renewed in 1899	48,970,720	364,789 35
Totals	$86,878,069	$662,431 38
Deduct expirations and cancellations	38,380,821	288,000 62
In force December 31, 1899	$48,497,248	$374,430 76
Deduct amount reinsured	5,862,898	34,513 37
Net amount in force	$42,634,350	$339,917 39

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$23,486,041	$207,216 57	1-2	$103,608 28
1898	Two years	193,120	1,523 35	1-4	380 84
1899	Two years	141,973	1,432 73	3-4	1,074 55
1897	Three years	2,731,515	21,418 25	1-6	3,569 71
1898	Three years	5,471,025	38,383 05	1-2	19,191 52
1899	Three years	8,870,238	49,038 75	5-6	40,865 63
1896	Four years	34,500	283 90	1-8	35 48
1897	Four years	25,600	105 68	3-8	39 63
1898	Four years	67,600	584 15	5-8	365 10
1899	Four years	73,103	476 85	7-8	417 24
1895	Five years	127,487	1,433 00	1-10	143 30
1896	Five years	218,803	2,471 44	3-10	741 42
1897	Five years	172,766	2,029 97	1-2	1,014 98
1898	Five years	346,207	3,877 60	7-10	2,714 32
1899	Five years	674,372	9,642 10	9-10	8,677 89
Totals		$42,634,350	$339,917 39	.....	$182,839 89

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$5,800,663 85
Total losses paid since organization.....	2,513,766 36
Total cash dividends declared since the Company commenced business.	2,668,750 00
Total par value of the Company's stock owned by the directors.....	85,125 00
Total amount of fire losses incurred during the year.....	182,879 49

Business in the State of New York during the year.

Fire risks written.....	$26,450,510 00
Premiums received	89,125 04
Losses paid	57,998 66
Amount of losses incurred	74,296 49
Amount paid the Comptroller for taxes on premiums.....	433 61

PACIFIC FIRE INSURANCE COMPANY.

No. 32 PINE STREET, NEW YORK.

[Organized April 16, 1851; commenced business April 29, 1851.]

FRANK T. STINSON, President. GEORGE JEREMIAH, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$9,015 50
Loans on bond and mortgage (first liens)		232,350 00
Interest accrued thereon		1,782 92

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. registered 4 per cent. bonds.	$150,000 00	134	$201,000 00	
N. Y. City 3 per cent. gold bonds.	115,000 00	100½	115,575 00	
N. Y. City 3 per cent. gold bonds.	100,000 00	100½	100,500 00	
City of Brooklyn 3½ per cent. gold bonds	10,000 00	102¾	10,275 00	
N. Y. C. & H. R. R. R. Co. stock and rights	22,000 00	135¼	29,755 00	
Rome, Watertown & Ogdensburgh R. R. Co. stock	15,000 00	131	19,650 00	
Brooklyn City R. R. Co. stock	5,000 00	235	11,750 00	
Total par and market values..	$417,000 00	.....	$488,505 00	
				488,505 00
Cash in office, $3,644.70; in bank, $14,684.17; total				18,328 87
Interest due and accrued on stocks and bonds				1,404 17
Gross premiums in due course of collection				81,490 17
All other assets, viz.: Rents due and accrued, $40; due for reinsurance on losses paid, $2,466.42; total				2,506 42
Aggregate amount of all actual available Assets				**$835,383 05**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$37,681 87	
Losses unadjusted, including all reported and supposed losses	49,050 61	
Losses resisted, including interest, cost and expenses	4,083 33	
Total amount of claims for losses	$90,815 81	
Deduct reinsurance thereon	20,086 22	
Net amount of unpaid losses and claims		$70,729 59
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$147,500 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	182,561 38	
Total unearned premiums		330,061 66
Interest unpaid, due or to become due		450 00
Salaries and other miscellaneous expenses, due and accrued		10,416 66
Borrowed money, due and to become due		32,500 00
All other liabilities, viz.: Commissions and brokerage, $18,172.55; return premiums, $1,242.66; reinsurance, $9,783.65; total		29,198 86
Total liabilities, except capital and net surplus		**$473,356 77**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**162,026 28**
Aggregate Liabilities, including paid up capital and net surplus		**$835,383 05**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$559,295 39	
Deduct reinsurance ($74,972.81), rebate and return premiums	159,107 50	
Net cash received for premiums (all fire)		$400,187 89
Interest received on bonds and mortgages		11,748 48
Interest and dividends received from all other sources		15,380 00
Received for rent		255 48
Aggregate Receipts during the year in cash		$427,571 85

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$322,540 31	
Deduct salvages and reinsurances	46,261 50	
Net amount paid for losses (all fire)		$276,278 81
Dividends paid		20,000 00
Commissions and brokerage		94,990 39
Salaries and other charges of officers, clerks and other employes		39,054 66
State, national and local taxes		13,850 27
All other disbursements, viz.: Rent, $2,518.75; advertising, printing and stationery, $3,542.86; legal advertising, $412.50; furniture and fixtures, $898.80; interest on borrowed money, $1,190.25; profit and loss items, $3,186.38; miscellaneous, $26,586.51; total		38,336 05
Aggregate Disbursements during the year in cash		$482,510 18

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$69,893,215	$639,455 18
Written or renewed in 1899	58,536,283	559,697 61
Totals	$128,429,498	$1,199,152 79
Deduct expirations and cancellations	49,704,404	474,083 27
In force December 31, 1899	$78,725,094	$725,069 52
Deduct amount reinsured	10,824,845	97,990 34
Net amount in force	$67,900,249	$627,079 18

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$28,237,304	$295,000 55	1-2	$147,500 28
1898	Two years	305,561	1,974 22	1-4	493 56
1899		410,257	2,894 95	3-4	2,171 21
1897	Three years	8,480,567	70,600 97	1-6	11,766 83
1898		12,052,734	96,828 56	1-2	48,419 28
1899		13,145,869	100,886 43	5-6	84,072 03
1896	Four years	63,970	458 36	1-8	57 30
1897		130,693	731 15	3-8	274 11
1898		103,374	911 81	5-8	569 88
1899		251,250	1,112 00	7-8	973 00
1895	Five years	420,220	5,092 50	1-10	509 25
1896		452,454	6,203 39	3-10	1,860 99
1897		1,100,939	12,942 44	1-2	6,471 22
1898		1,571,839	16,829 55	7-10	11,780 65
1899		1,173,218	14,602 30	9-10	13,142 07
Totals		$67,900,249	$627,079 18	.....	$330,061 66

Answers to General Interrogatories.

Total premiums received since the organization of the company.....	$9,029,905 73
Total losses paid since organization	4,861,927 66
Total cash dividends declared since the company commenced business	1,478,000 00
Total par value of the Company's stock owned by the directors.....	50,800 00
Total amount of fire losses incurred during the year.....	283,578 54
Amount deposited in Georgia for the protection of policyholders $35,500 00	

Business in the State of New York during the year.

Fire risks written	$12,960,171 00
Premiums received	82,449 58
Losses paid	74,032 14
Amount of losses incurred	72,853 29
Amount paid the Comptroller for taxes on premiums	389 74

PELICAN ASSURANCE COMPANY.

No. 37 LIBERTY STREET, NEW YORK.

[Organized March 7, 1899; commenced business May 1, 1899.]

A. D. IRVING, President. L. P. BAYARD, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 3 per cent bonds registered.	$200,000 00	109½	$219,000 00	
City of Brooklyn gold exempt 3½ per cent bonds	7,325 00	110	8,057 50	
City of Brooklyn gold exempt 3½ per cent bonds	6,000 00	108	6,480 00	
City of Brooklyn gold exempt 3½ per cent bonds	4,000 00	108	4,320 00	
City of Brooklyn gold exempt 3½ per cent bonds	10,000 00	107¾	10,775 00	
City of Brooklyn gold exempt 3½ per cent bonds	9,000 00	107	9,560 00	
City of Brooklyn gold exempt 3½ per cent. bonds	9,000 00	107¼	9,652 50	
City of Brooklyn gold exempt 3½ per cent bonds	9,000 00	106¾	9,607 50	
City of Brooklyn gold exempt 3½ per cent bonds	9,000 00	107½	9,675 00	
City of Brooklyn gold exempt 3½ per cent bonds	5,000 00	108½	5,412 50	
City of Brooklyn gold exempt 3½ per cent bonds	7,000 00	107¾	7,542 50	
Total par and market values..	$275,325 00	.....	$300,082 50	$300,082 50
Cash in bank				27,858 22
Interest due and accrued on stocks and bonds				2,326 50
Gross premiums in due course of collection				17,456 03
Aggregate amount of all actual available Assets				$347,723 25

II. LIABILITIES.

Losses unadjusted including all reported and supposed losses		$9,948 56
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$27,837 51	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,106 60	
Total unearned premiums		31,944 11
Salaries and other miscellaneous expenses, due and accrued		1,596 20
All other liabilities, viz.: Commissions and brokerage, $3,847.18; return premiums, $2,481.21; reinsurance, $608.48; total		6,936 87
Total liabilities, except capital and net surplus		$50,425 74
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		97,297 51
Aggregate Liabilities, including paid up capital and net surplus		$347,723 25

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$59,511 52	
Deduct reinsurance ($3,316.25), rebate and return premiums	10,690 73	
Net cash received for premiums (all fire)		$48,820 79
Interest and dividends received from all other sources		5,064 29
Aggregate Receipts during the year in cash		$53,885 08

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$9,420 67
Commissions and brokerage	11,724 88
State, national and local taxes	2,413 01
All other disbursements	4,646 54
Aggregate Disbursements during the year in cash	$28,205 10

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
Written or renewed in 1899	$9,415,688	$76,967 55
Deduct expirations and cancellations	1,722,667	12,583 37
In force December 31, 1899	$7,693,021	$64,384 18
Deduct amount reinsured	392,496	3,716 44
Net amount in force	$7,300,525	$60,667 74

Largest amount in any one hazard, $7,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$6,428,812	$55,675 03	1-2	$27,837 51
1899	Two years	102,750	785 13	3-4	588 85
1899	Three years	716,643	4,028 60	5-6	3,357 17
1899	Four years	18,625	66 26	7-8	53 73
1899	Five years	33,695	118 72	9-10	106 85
Totals		$7,300,525	$60,667 74		$31,944 11

Answers to General Interrogatories.

Total premiums received since the organiation of the Company	$48,820 79
Total losses paid since organization	9,420 67
Total par value of the Company's stock owned by the directors	6,500 00
Total amount of fire losses incurred during the year	19,369 23

Business in the State of New York during the year.

Fire risks written	$3,793,704 03
Premiums received	18,386 24
Losses paid	1,749 36
Amount of losses incurred	3,099 36
Amount of taxes paid to various fire departments	90 80
Amount paid the Comptroller for taxes on premiums	32 24

PETER COOPER FIRE INSURANCE COMPANY.

THIRD AVENUE, CORNER NINTH STREET, NEW YORK.

[Organized April 5, 1853; commenced business April 7, 1853.]

MORTIMER J. ENNIS, President. CLARENCE E. ROSELLE, Secretary.

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$5,000 00
Interest due and unpaid on bond and mortgage loans		125 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. reg. 4 per cent. bonds	$110,000 00	.....	$125,400 00	
N. Y. city reg. 3 per ct. bonds	27,000 00	.....	27,135 00	
N. Y. city reg. 3½ per ct. bonds	100,000 00	.....	101,750 00	
N. Y. city reg. 3½ per ct. bonds	10,000 00	.....	10,175 00	
N. Y. city reg. 3½ per ct. bonds	10,000 00	.....	10,675 00	
Certificate North River Bank stock	1,050 00	.....	.....	
Total par and market values	$258,050 00	.....	$275,135 00	275,135 00
Cash in office, $26.77; in bank, $3,833.53; total				3,860 30
Interest due and accrued on stocks and bonds				2,565 00
Gross premiums in due course of collection				3,321 90
Aggregate amount of all actual available Assets				$290,007 20

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses		$562 50
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$6,665 42	
Unearned premiums, *pro rata*, on fire risks running more than one year	17,439 54	
Total unearned premiums		24,104 96
Salaries and other miscellaneous expenses, due and accrued		325 00
Total liabilities, except capital and net surplus		$24,992 46
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities		115,014 74
Aggregate Liabilities, including paid up capital and net surplus		$290,007 20

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$23,589 52	
Deduct reinsurance ($759.30), rebate and return premiums	1,702 85	
Net cash received for premiums (all fire)		$21,886 67
Interest received on bonds and mortgages		300 00
Interest and dividends received from all other sources		10,666 00
Aggregate Receipts during the year in cash		**$32,852 67**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$10,492 72	
Deduct salvages and reinsurances	270 44	
Net amount paid for losses (all fire)		$10,222 28
Dividends paid		15,000 00
Commissions and brokerage		5,141 39
Salaries and other charges of officers, clerks and other employes		5,780 00
State, national and local taxes		84 19
All other disbursements		2,899 16
Aggregate Disbursements during the year in cash		**$39,127 02**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$12,781,252	$45,729 10
Written or renewed in 1899	7,582,348	46,253 30
Totals	$20,363,600	$91,982 40
Deduct expirations and cancellations	6,705,830	46,672 65
In force December 31, 1899	$13,657,770	$45,309 75
Deduct amount reinsured	458,930	759 30
Net amount in force	$13,198,840	$44,550 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$3,181,213	$13,330 84	1-2	$6,665 42
1897	Three years	3,206,169	9,902 62	1-6	1,650 44
1898	Three years	3,110,326	8,925 46	1-2	4,462 73
1899	Three years	4,065,095	13,406 93	5-6	11,172 44
1899	Four years	10,000	21 50	7-8	18 81
1895	Five years	14,000	35 00	1-10	3 50
1898	Five years	25,000	135 25	7-10	94 68
1899	Five years	45,967	152 15	9-10	136 94
Totals		$13,657,770	$45,309 75	.....	$24,104 96

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,436,770 41
Total losses paid since organization	348,064 22
Total cash dividends declared since the Company commenced business	871,500 00
Total par value of the Company's stock owned by the directors	27,560 00
Total amount of fire losses incurred during the year	10,426 31

Business in the State of New York during the year.

Fire risks written	$6,911,553 00
Premiums received	17,754 08
Losses paid	10,222 28
Amount of losses incurred	10,426 31
Amount paid the Comptroller for taxes on premiums	84 19

PHENIX INSURANCE COMPANY.

No. 16 COURT STREET, BROOKLYN.

[Organized and commenced business September 10, 1853; charter renewed in 1883.]

GEORGE P. SHELDON, President. WILLIAM A. WRIGHT, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$543,000 00
Loans on bond and mortgage (first liens)	76,600 00
Interest accrued thereon	1,236 63

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States Government 4 per cent. bonds	$630,000 00	114	$718,200 00	
State of Virginia century 2 per cent. bonds	100,000 00	85	85,000 00	
City of Richmond, Va., 4 per cent. bonds	21,000 00	100	21,000 00	
N. Y. city con. stock 3 per cent. dock bonds	200,000 00	100	200,000 00	
N. Y. city con. stock 3 per cent. dock bonds	200,000 00	100	200,000 00	
Niagara Falls Power Co. 5 per cent. first mortgage bonds	100,000 00	107	107,000 00	
Missoula County, Mont., 7 per ct. bonds	12,000 00	100	12,000 00	
Council Bluffs City Water Works Co. 6 per cent. bonds	100,000 00	100	100,000 00	
United States of Mexico con. gold 5 per cent. bonds	80,000 00	98	78,400 00	
Denver Gas & Electric Co. 5 per cent. bonds	150,000 00	90	135,000 00	
Southern Light & Traction Co. 5 per cent. bonds	100,000 00	100	100,000 00	
Rensselaer & Sar. R. R. Co. stk.	100,000 00	194	194,000 00	
Chi. & North Western R. R. Co. stock	150,000 00	165	247,500 00	
Delaware & Hud. Canal Co. stk.	100,000 00	118	118,000 00	
Delaware, Lackawanna & Western R. R. Co. stock	125,000 00	180	225,000 00	
Manhattan Railway Co. stock	200,000 00	.....	196,000 00	
Chi., Mil. & St. Paul Ry. Co. pref. stock	50,000 00	172	86,000 00	
Central R. R. Co. of N. J., stk.	60,000 00	120	72,000 00	
Third Ave. R. R. Co. stock	133,300 00	135	179,955 00	
Nat. Park Bank, N. Y., stk.	30,000 00	500	150,000 00	
Chatham Nat. Bank, N. Y., stk.	35,000 00	310	108,500 00	
National Bank of The Republic, New York, stock	30,000 00	206	61,800 00	
National City Bank, N. Y., stk.	9,300 00	2,000	186,000 00	
Nat. Shoe & Leather Bank, N Y., stock	20,000 00	102	20,400 00	
Western Nat. Bank, N. Y., stk.	145,000 00	375	54,375 00	
Phenix Nat. Bank, N Y., stk.	4,000 00	110	4,400 00	
Nat. City Bank, Brooklyn, stk.	30,000 00	340	102,000 00	
Mechanics' Nat. Bank, Brooklyn, stock	20,400 00	220	44,880 00	
Brooklyn Bank, Brooklyn, stock.	20,000 00	125	25,000 00	
Bond & Mtg. Guar. Co. stock.	10,000 00	310	31,000 00	
Trust Co. of America stock.	20,000 00	210	42,000 00	
N. Y. Mutual Gas. Light Co. stk.	50,000 00	330	165,000 00	
Central & Southern American Tel. Co. stock	100,000 00	112	112,000 00	
Total par and market values.	$3,004,500 00	.....	$4,182,410 00	4,182,410 00
Cash in office, $4,642.98; in bank, $481,742.20; total				486,385 18

Interest due and accrued on stocks and bonds	$6,766 66
Gross premiums in due course of collection	522,766 88
All other assets, viz.: Rents due and accrued	3,710 82
Aggregate amount of all actual available Assets	**$5,822,876 17**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$190,112 86	
Losses resisted, including interest, cost and expenses	18,525 00	
Net amount of unpaid losses and claims		$208,637 86
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$895,910 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,040,859 99	
Total unearned premiums		2,936,770 33
Salaries and other miscellaneous expenses, due and accrued		2,166 67
All other liabilities, viz.: Commissions and brokerage, $88,605.96; return premiums, $51,702.23; reinsurance, $5,531.74; total		145,839 93
Total liabilities, except capital and net surplus		**$3,293,414 79**
Joint-stock capital paid up in cash		**1,000,000 00**
Surplus beyond all liabilities		**1,529,461 38**
Aggregate Liabilities, including paid up capital and net surplus		**$5,822,876 17**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$3,612,623 44	
Deduct reinsurance ($247,218.30), rebate and return premiums	614,464 05	
Net cash received for premiums (all fire)		$2,998,159 39
Interest received on bonds and mortgages		4,483 96
Interest and dividends received from all other sources		160,989 65
Received for rent		10,992 74
Aggregate Receipts during the year in cash		**$3,174,625 74**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,053,393 08	
Deduct salvages and reinsurances	193,882 04	
Net amount paid for losses (all fire)		$1,859,511 04
Dividends paid		100,000 00
Commissions and brokerage		557,139 78
Salaries and other charges of officers, clerks and other employes		321,096 10
State, national and local taxes		91,583 41
All other disbursements, viz.: Rent, $38,381.83; postage, telegrams, express, stationery, printing, advertising, legal and other expenses, $292,596.11; total		330,977 94
Aggregate Disbursements during the year in cash		**$3,260,308 27**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$547,193,801	$6,191,613 15
Written or renewed in 1899	343,415,424	3,614,873 27
Totals	$890,609,225	$9,806,486 42
Deduct expirations and cancellations	334,089,594	3,612,908 65
In force December 31, 1899	$556,519,631	$6,193,577 77
Deduct amount reinsured	32,529,748	287,906 85
Net amount in force	$523,989,883	$5,905,670 92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$157,523,500	$1,791,820 68	1-2	$895,910 34
1898	Two years	959,848	9,116 78	1-4	2,279 20
1899	Two years	1,192,343	8,327 74	3-4	6,245 81
1897	Three years	64,466,465	580,752 98	1-6	96,792 16
1898	Three years	69,327,844	604,641 79	1-2	302,320 89
1899	Three years	76,449,994	647,808 83	5-6	539,840 70
1896	Four years	1,137,843	11,327 62	1-8	1,415 95
1897	Four years	961,684	10,531 30	3-8	3,949 23
1898	Four years	1,150,319	12,993 43	5-8	8,120 90
1899	Four years	935,322	9,676 46	7-8	8,466 92
1895	Five years	28,657,028	495,887 84	1-10	49,588 78
1896	Five years	28,822,353	437,380 57	3-10	131,214 15
1898	Five years	34,952,873	471,263 69	7-10	329,884 58
1897	Five years	34,952,873	471,263 69	7-10	329,884 58
1899	Five years	28,408,524	384,175 27	9-10	345,757 75
Totals		$523,989,883	$5,905,670 92	.....	$2,936,770 33

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$116,986,212 01
Total losses paid since organization	59,759,540 23
Total cash dividends declared since the Company commenced business.	3,974,000 00
Total par value of Company's stock owned by the directors	138,700 00
Total amount of fire losses incurred during the year	1,856,128 07

Amount deposited in various States and countries for the protection of policyholders as follows, viz.:

Virginia	$85,000 00
Georgia	11,400 00
Canada	114,000 00

Business in the State of New York during the year.

Fire risks written	$75,162,057 00
Premiums received	303,986 87
Losses paid	248,303 99
Amount of losses incurred	232,133 92
Amount paid the Comptroller for taxes on premiums	1,272 83

QUEEN INSURANCE COMPANY OF AMERICA.

No. 43 CEDAR STREET, NEW YORK.

[Organized and commenced business September 11, 1891.]

JAMES A. MACDONALD, President. GEORGE W. BURCHELL, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered..... $720,164 73

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 5 per ct. bds...	$75,000 00	112.79	$84,593 75
U. S. Government 4 per ct. bds....	380,000 00	119.24	453,120 54
District of Columbia 3.65 per ct. bds.	340,000 00	111.18	378,033 44
New York State canal improvement loan, gold 3 per ct. bonds.....	50,000 00	100	50,000 00
New York city cons. gold stock 3 per ct. bonds.....	25,000 00	100	25,000 00
New York city cons. gold stock 3 per ct. bonds.....	50,000 00	100	50,000 00
New York city cons. gold stock 3 per ct. bonds.....	150,000 00	100	150,000 00
New York city cons. gold stock 3½ per ct. bonds.....	105,000 00	108.27	113,691 74
New York city cons. gold stock 3½ per ct. bonds.....	50,000 00	106.70	53,350 28
City of Brooklyn Gravesend improvement gold 3½ per ct. bonds.	75,000 00	105.15	78,869 06
City of Brooklyn cons. gold stock 3½ per ct. bonds.....	290,000 00	105.25	305,241 66
City of Brooklyn cons. gold stock 3½ per ct. bonds.....	155,000 00	108.01	167,422 31
City of Brooklyn memorial monument, gold 3½ per ct. bonds.....	5,000 00	104.45	5,222 66
New Zealand 4 per ct. stk.....	49,000 00	100	49,000 00
Quebec 3 per ct. inscribed stk....	30,625 00	80	24,500 00
Manitoba 5 per ct. debentures....	29,400 00	100	29,400 00
Halifax, N. S., 5 per ct. stk.....	60,000 00	110	66,000 00
N. Y. & Harlem R. R. Co.'s stk..	12,500 00	255.83	31,978 98
United N. J. R. R. & Canal Co.'s stock	44,300 00	225.15	99,744 18
N. Y., L. & W. R. R. Co.'s stk..	51,700 00	110.21	56,983 33
R., W. & O. R. R. Co.'s stock....	95,000 00	111.72	106,135 00
P., Ft. W. & Chic. R. R. Co.'s stk.	36,000 00	154.48	53,613 30
Morris & Essex R. R. Co.'s stk..	70,000 00	143.07	100,150 10
Rens. & Saratoga R. R. Co.'s stk.	55,000 00	181.61	99,887 50
Farmers' Loan & Trust Co. stk...	10,000 00	716	71,600 00
N. Y., Lack. & West. 1st mtg. 6 per ct. R. R. bonds.....	100,000 00	119.50	119,500 32
N. Y., Lack. & West. 2d mtg. 5 per ct. R. R. bonds.....	100,000 00	105.81	105,807 41
North Wisconsin 1st mtg. 6 per ct. R. R. bonds.....	30,000 00	120.86	36,258 30
Chic., B. & Q. (Iowa Div.) sinking fund 4 per ct. R. R. bds...	14,000 00	91.66	12,833 34
Chic., R. I. & P. 1st mtg. 6 per ct. R. R. bonds.....	5,000 00	114.65	5,732 62
Fremont, Elkhorn & Mo. 1st mtg. 6 per ct. bonds.....	10,000 00	118.01	11,801 02
Chic., Mil. & St. Paul (Dubuque Div.) 1st mtg. 6 p. c. R R. bds.	10,000 00	108.49	10,849 26
Chic., Mil. & St. Paul (Chic. & Pac. W. Div.) 1st mtg. 5 per ct. R. R. bonds.....	18,000 00	103.62	18,652 48
Chic., Mil. & St. Paul (Wis. & Minn. Div.) 1st mtg. 5 per ct. R. R. bonds.....	33,000 00	100.33	33,110 00
Chic., Mil. & St. Paul (Chic. & Mo. Div.) 1st mtg. 5 per ct. R. R. bonds.....	30,000 00	96.33	28,900 00
Chic. & N. W. sinking fund 5 per ct. R. R. bonds.....	47,000 00	104.09	48,922 30

	Par value.	Carried at.	Market value.	
Penn. Co. gen. mtg. 4½ per ct. R. R. bonds	$50,000 00	101.68	$50,840 01	
Morris & Essex 1st con. mtg. 7 per ct. R. R. bonds	110,000 00	122.63	134,900 70	
Lake Shore & Mich. South. 3½ per ct. R. R. bonds	47,000 00	100	47,000 00	
Chic., St. Paul, Minn. & Omaha con. mtg. 6 per ct. R. R. bds.	25,000 00	114.65	28,663 35	
North. Pac. prior lien and land grant 4 per ct. R. R. bonds	52,500 00	81.25	42,658 24	
Evansville & Indianapolis 1st mtg. 6 per ct. R. R. bonds	25,000 00	102.70	25,677 30	
Total par and market values..	$3,000,025 00	.....	$3,467,644 48	$3,467,644 48
Cash in office, $5,243.48; in bank, $103,161.10; total				108,404 58
Interest due and accrued on stocks and bonds				44,312 58
Interest due and accrued on bank balances				702 85
Gross premiums in due course of collection				317,121 82
Bills receivable, not matured, taken for premiums				193 50
All other assets, viz.: Rents due and accrued, $3,142.50; due for reinsurance on losses paid, $642; total				3,784 50
Aggregate amount of all actual available Assets				**$4,662,329 04**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	$58,052 77	
Losses unadjusted, including all reported and supposed losses	147,793 82	
Losses resisted, including interest, cost and expenses	28,838 65	
Total amount of claims for losses	$234,685 24	
Deduct reinsurance thereon	44,447 29	
Net amount of unpaid losses and claims		$190,237 95
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$651,458 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	848,189 09	
Total unearned premiums		1,499,647 91
Salaries and other miscellaneous expenses, due and accrued.		9,253 00
All other liabilities, viz.: Taxes and assessments, $26,565.16; commissions and brokerage, $77.390.30; return premiums, $13,468.78; reinsurance, $10,296.76; total		127,721 00
Total liabilities, except capital and net surplus		**$1,826,859 86**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**2,335,469 18**
Aggregate Liabilities, including paid up capital and net surplus		**$4,662,329 04**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,386,854 95	
Deduct reinsurance ($284,876.78), rebate and return premiums	581,413 90	
Net cash received for premiums (all fire)		$1,805,441 05
Interest and dividends received from all other sources		129,375 38
Received for rent		7,677 88
Aggregate Receipts during the year in cash		**$1,942,494 31**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,302,043 81	
Deduct salvages and reinsurances	68,673 53	
Net amount paid for losses (all fire)		$1,233,370 28
Dividends paid		100,000 00

Commissions and brokerage	$287,883 28
Salaries and other charges of officers, clerks and other employes	180,300 29
State, national and local taxes	61,285 41
All other disbursements, viz. Rent $21,909.54; advertising, printing and stationery, $24,276.52; legal expenses, $2,130.57; furniture and fixtures, $562.32; miscellaneous, $65,996.57; total	114,875 52
Aggregate Disbursements during the year in cash.	**$1,977,714 78**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$306,479,994	$3,204,419 85
Written or renewed in 1899	238,258,657	2,416,026 28
Totals	$544,738,651	$5,620,446 13
Deduct expirations and cancellations	217,647,004	2,332,801 39
In force December 31, 1899	$327,091,647	$3,287,644 74
Deduct amounts reinsured	31,864,358	*320,290 90
Net amount in force	$295,227,289	$2,967,353 84

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$112,682,251	$1,302,917 66	1-2	$651,458 82
1898	Two years	1,298,406	7,833 96	1-4	1,958 49
1899	Two years	1,256,065	7,510 32	3-4	5,632 73
1897	Three years	32,754,555	311,500 69	1-6	51,916 77
1898	Three years	46,201,335	373,425 91	1-2	186,712 94
1899	Three years	44,086,871	361,823 25	5-6	301,519 36
1896	Four years	883,201	7,685 97	1-8	960 74
1897	Four years	684,621	6,146 98	3-8	2,305 11
1898	Four years	894,907	7,237 20	5-8	4,523 24
1899	Four years	735,400	5,516 52	7-8	4,826 05
1895	Five years	10,018 671	117,395 39	1-10	11,739 53
1896	Five years	10,003,502	110,700 27	3-10	33,210 00
1897	Five years	9,874,361	112,545 02	1-2	56,272 51
1898	Five years	12,929,511	117,805 14	7-10	82,463 59
1899	Five years	10,600,483	113,668 41	9-10	102,301 57
Various	Over five years	323,150	3,641 15	Various.	1,845 50
Totals		$295,227,289	$2,967,353 84	.....	$1,499,647 91

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$17,655,344 10
Total losses paid since organization	9,936,456 04
Total cash dividends declared since the Company commenced business	400,000 00
Total par value of the Company's stock owned by the directors	7,500 00
Total amount of fire losses incurred during the year	1,241,268 67
Total amount of tornado losses incurred during the year	3,598 56

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Canada	$288,142 25
Oregon	59,621 12
Virginia	29,810 56
Georgia	29,810 56
Nebraska	25,000 00

Business in the State of New York during the year.

Fire risks written	$38,099,217 00
Premiums received	204,993 81
Losses paid	184,460 10
Amount of losses incurred	176,369 22
Amount paid the Comptroller for taxes on premiums	1,022 84

* Of this amount $1,579.35 is not allowed by the Insurance Law.

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER.

[Organized February 16, 1872; commenced business February 23, 1872.]

FREDERICK COOK, President. H. F. ATWOOD, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$205,947 09
Loans on bond and mortgage (first liens)		389,340 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,200 is in process of foreclosure)		6,400 00
Interest due and unpaid on bond and mortgage loans		760 18
Interest accrued thereon		5,829 95

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Roch. Railway Company bonds	$200,000 00	107	$214,000 00	
Georgia State bonds	25,000 00	120	30,000 00	
Santa Fe, Pres. & Ph. R. R. bds.	25,000 00	100	25,000 00	
Union Pacific R. R. bonds	20,000 00	102	20,400 00	
Southern Railway bonds	20,000 00	106½	21,300 00	
Erie R. R. prior lien bonds	10,000 00	88	8,800 00	
Atchison Topeka and Sante Fe R. R. bonds	10,000 00	99	9,900 00	
Northern Pacific R. R. bonds	10,000 00	103	10,300 00	
Nash. Chat. & St. Lou. R. R. bds	10,000 00	104½	10,450 00	
Minn. & St. Louis R. R. bonds	10,000 00	112	11,200 00	
German Am. Bank of Roch stock	10,000 00	260	26,000 00	
Title & Guar. Co. of Roch stock	10,000 00	100	10,000 00	
Total par and market values	$360,000 00	.....	$397,350 00	397,350 00
Cash in office, $1,316.21; in bank, $63,276.04; total				64,592 25
Interest due and accrued on stocks and bonds				4,425 03
Gross premiums in due course of collection				79,812 54
Aggregate amount of all actual available Assets				$1,154,457 04

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,509 90	
Losses unadjusted, including all reported and supposed losses	30,558 00	
Losses resisted, including interest, cost and expenses.	4,375 00	
Net amount of unpaid losses and claims		$41,442 90
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$124,542 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	198,224 95	
Total unearned premiums		322,767 73
All other liabilities, viz.: Commissions and brokerage		26,385 46
Total liabilities, except capital and net surplus		**$390,596 09**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**563,860 95**
Aggregate Liabilities, including paid up capital and net surplus		**$1,154,457 04**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$494,817 40	
Deduct reinsurance ($68,052.44), rebate and return premiums	125,873 39	
Net cash received for premiums (all fire)		$368,944 01
Interest received on bonds and mortgages		21,049 35
Interest and dividends received from all other sources		15,608 38
Received for rent		9,733 40
Received from all other sources, viz.: Discount		822 26
Aggregate Receipts during the year in cash		**$416,157 40**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$218,393 53	
Deduct salvages and reinsurances	35,302 75	
Net amount paid for losses (all fire)		$183,090 78
Dividends paid		20,000 00
Commissions and brokerage		71,890 82
Salaries and other charges of officers, clerks and other employes		33,649 67
State, national and local taxes		18,213 13
All other disbursements, viz.: Expense account $33,845.23; profit and loss, $96.84; suspense account, $1.62; printing and stationery, $3,501.02; total		37,444 71
Aggregate Disbursements during the year in cash		**$364,289 11**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$60,226,614	$591,652 08
Written or renewed in 1899	50,694,568	513,769 13
Totals	$110,921,182	$1,105,421 21
Deduct expirations and cancellations	42,204,209	426,828 41
In force December 31, 1899	$68,716,973	$678,592 80
Deduct amount reinsured	6,291,156	67,628 45
Net amount in force	$62,425,817	$610,964 35

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$23,049,214	$249,085 57	1-2	$124,542 78
1898	Two years	171,114	1,209 69	1-4	302 42
1899	Two years	149,095	1,329 27	3-4	996 95
1897	Three years	9,850,181	86,600 01	1-6	14,433 34
1898	Three years	10,802,360	90,712 47	1-2	45,356 23
1899	Three years	11,921,603	102,803 59	5-6	85,669 66
1896	Four years	134,825	1,174 39	1-8	146 80
1897	Four years	164,650	1,423 60	3-8	533 85
1898	Four years	170,577	1,508 49	5-8	942 80
1899	Four years	238,583	2,086 84	7-8	1,825 98
1895	Five years	86,000	1,724 27	1-10	172 43
1896	Five years	604,212	6,898 84	3-10	2,069 65
1897	Five years	1,650,020	20,606 90	1-2	10,303 45
1898	Five years	1,551,944	19,744 91	7-10	13,821 43
1899	Five years	1,881,439	24,055 51	9-10	21,649 96
Totals		$62,425,817	$610,964 35	.....	$322,767 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$8,884,203 56
Total losses paid since organization.....	4,966,997 27
Total cash dividends declared since the company commenced business.	470,000 00
Total dividends declared payable in stock since organization.....	25,000 00
Total par value of the Company's stock owned by the directors.....	35,662 50
Total amount loaned to officers and directors.....	34,100 00
Total amount loaned to stockholders not officers.....	55,100 00
Total amount of fire losses incurred during the year.....	211,221 83

Amount deposited in Georgia for the protection of policyholders	$30,000 00	

Business in the State of New York during the year.

Fire risks written.....	$11,031,145 00
Premiums received	82,268 59
Losses paid	38,813 26
Amount of losses incurred.....	46,569 10

STUYVESANT INSURANCE COMPANY.

No. 19 LIBERTY STREET, NEW YORK.

[Organized November 25, 1850; commenced business January 31, 1851.]

C. A. GARTHWAITE, President. A. E. MILLER, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$20,000 00
Loans on bond and mortgage (first liens)	24,000 00
Interest accrued thereon	500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
New York city 3 per cent. bonds	$130,000 00	102	$132,600 00	
New York Central R. R. Co. stk	60,000 00	136	81,600 00	
Total par and market values	$136,000 00	.....	$214,200 00	214,200 00
Cash in office, $998.80; in bank, $4,199.67; total				5,198 47
Interest due and accrued on stocks and bonds				1,593 75
Gross premiums in due course of collection				5,202 03
Aggregate amount of all actual available Assets				**$270,694 25**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,659 15	
Losses unadjusted including all reported and supposed losses	10,818 60	
Losses resisted, including interest, cost and expenses	2,500 00	
Net amount of unpaid losses and claims		$16,977 75
Unearned premiums, at 50 per cent. on premiums on fire risks running one year or less	$15,552 33	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,918 46	
Total unearned premiums		28,470 79
All other liabilities, viz.: Commissions and brokerage, $780.30; return premiums, $255.73; reinsurance, $44.26; total		1,080 29
Total liabilities, except capital and net surplus		**$46,528 83**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**24,165 42**
Aggregate Liabilities, including paid up capital and net surplus		**$270,694 25**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$48,945 92	
Deduct reinsurance ($772.85), rebate and return premiums	3,052 45	
Net cash received for premiums (all fire)		$45,893 47
Interest received on bonds and mortgages		2,820 00
Interest and dividends received from all other sources		6,580 00
Received for rent		264 00
Aggregate Receipts during the year in cash		**$55,557 47**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$30,179 05	
Deduct salvages and reinsurances	11 16	
Net amount paid for losses (all fire)		$30,167 89
Dividends paid		12,000 00
Commissions and brokerage		7,320 60
Salaries and other charges of officers, clerks and other employes		12,520 20
State, national and local taxes		1,236 00
All other disbursements, viz.: Rent, $2,500; printing, stationery and fire patrol, $1,445.40; total		3,945 40
Aggregate Disbursements during the year in cash		$67,190 09

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1898	$10,617,961	$46,739 14
Written or renewed in 1899	10,981,060	51,269 26
Totals	$21,599,021	$98,008 40
Deduct expirations and cancellations	6,387,523	38,022 44
In force December 31, 1899	$15,211,498	$59,985 96
Deduct amount reinsured	661,250	2,069 94
Net amount in force	$14,550,248	$57,916 02

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$6,954,353	$31,104 65	1-2	$15,552 33
1897	Three years	1,919,538	8,021 80	1-6	1,336 96
1898	Three years	3,382,737	12,229 41	1-2	6,114 70
1899	Three years	2,293,620	6,560 16	5-6	5,466 80
Totals		$14,550,248	$57,916 02		$28,470 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,090,406 31
Total losses paid since organization	1,436,072 08
Total cash dividends declared since the Company commenced business.	883,000 00
Total par value of the Company's stock owned by the directors	39,075 00
Total amount of fire losses incurred during the year	42,591 00

Business in the State of New York during the year.

Fire risks written	$10,981,060 00
Premiums received	51,269 26
Losses paid	30,179 05
Amount of losses incurred	42,591 00
Amount paid the Comptroller for taxes on premiums	187 34

THURINGIA-AMERICAN FIRE INSURANCE COMPANY.

No. 43 CEDAR STREET, NEW YORK.

[Organized May 17, 1898; commenced business August 15, 1898.]

MAX LUDEWIG, President. J. M. SMITH, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
N. Y. State Canal Imp. bonds	$50,000 00	.....	$51,117 28	
N. Y. City redemption bonds	40,000 00	.....	43,230 00	
N. Y. City Ft. Washington bds	50,000 00	.....	53,558 80	
N.Y. City public buildings Crotona Park bonds	75,000 00	.....	81,937 50	
Union Pacific Ry. bonds	15,000 00	.....	16,268 75	
Northern Pacific Ry. bonds	15,000 00	.....	15,945 00	
Total par and market values	$245,000 00	.....	$262,057 33	$262,057 33
Cash in bank				30,630 35
Interest due and accrued on stocks and bonds				1,712 50
Gross premiums in due course of collection				61,256 92
Bills receivable, not matured, taken for premiums				43,397 72
Aggregate amount of all actual available Assets				**$399,054 82**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,016 09	
Losses unadjusted, including all reported and supposed losses	15,595 00	
Total amount of claims for losses	$29,611 09	
Deduct reinsurance thereon	1,347 92	
Net amount of unpaid losses and claims		$28,263 17
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$74,215 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	25,363 91	
Total unearned premiums		99,579 66
All other liabilities, viz.: Commissions and brokerage		14,780 76
Total liabilities, except capital and net surplus		**$142,623 59**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**56,431 23**
Aggregate Liabilities, including paid up capital and net surplus		**$399,054 82**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$195,018 71	
Deduct reinsurance ($16,827.52), rebate and return premiums	48,347 04	
Net cash received for premiums (all fire)		$146,671 67
Interest and dividends received from all other sources		7,725 00
Received from all other sources		43,397 72
Aggregate Receipts during the year in cash		**$197,794 39**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$65,267 80	
Deduct salvages and reinsurances	2,700 49	
Net amount paid for losses (all fire)		$62,567 31
Commissions and brokerage		41,680 84
Salaries and other charges of officers, clerks and other employes		17,720 21
State, national and local taxes		7,936 37
All other disbursements, viz.: Rent, printing, advertising, traveling, maps and board assessments		21,493 51
Aggregate Disbursements during the year in cash		$151,398 24

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,341,535 48	$28,319 30
Written or renewed in 1899	18,332,206 03	233,347 29
Totals	$21,673,741 51	$261,666 59
Deduct expirations and cancellations	3,124,490 79	77,838 51
In force December 31, 1899	$18,549,250 72	$183,828 08
Deduct amount reinsured	435,948 11	4,277 45
Net amount in force	$18,113,302 61	$179,550 63

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$14,088,648 63	$148,431 51	1-2	$74,215 75
1898	Two years	12,000 00	41 98	1-4	10 49
1899	Two years	49,441 67	376 23	3-4	282 17
1898	Three years	348,476 66	2,361 17	1-2	1,180 58
1899	Three years	3,124,768 98	22,549 38	5-6	18,791 15
1898	Four years	5,000 00	37 50	5-8	23 44
1899	Four years	5,600 00	132 03	7-8	115 53
1898	Five years	56,050 00	491 04	7-10	343 73
1899	Five years	423,316 67	5,129 79	9-10	4,616 82
Totals		$18,113,302 61	$179,550 63	.....	$99,579 66

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$209,831 29
Total losses paid since organization	62,567 31
Total amount of fire losses incurred during the year	88,576 11

Business in the State of New York during the year.

Fire risks written	$7,417,068 89
Premiums received	55,244 29
Losses paid	20,699 07
Amount of losses incurred	28,852 25
Amount of taxes paid to various fire departments	271 08
Amount paid the Comptroller for taxes on premiums	147 27

TRADERS' FIRE INSURANCE COMPANY.

Nos. 33-35 LIBERTY STREET, NEW YORK.

[Organized January 18, 1898; commenced business February 2, 1898.]

WILLIAM A. HALSEY, President. THEODORE SUTRO, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
N. Y. Met. St. R. R. gold bonds..	$12,000 00	120	$14,400 00	
Illinois Central	10,000 00	100	10,000 00	
West Shore bonds	5,000 00	110½	5,750 00	
New York City coupon	75,000 00	107⅝	80,718 75	
New York City reg.....	50,000 00	101	50,500 00	
New York City reg.....	75,000 00	101	75,750 00	
Total par and market values..	$227,000 00	.....	$237,118 75	$237,118 75
Cash in bank.....				4,679 84
Interest due and accrued on stocks and bonds.....				1,634 99
Gross premiums in due course of collection.....				123,795 08
All other assets, viz.: Due for reinsurance on losses paid...				3,845 54
Aggregate amount of all actual available Assets....				**$371,074 20**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$20,293 61	
Losses unadjusted, including all reported and supposed losses	30,149 59	
Losses resisted, including interest, cost and expenses....	1,000 00	
Total amount of claims for losses.....	$51,443 20	
Deduct reinsurance thereon	6,631 58	
Net amount of unpaid losses and claims.....		**$44,811 62**
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$54,095 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	25,026 33	
Total unearned premiums.....		79,122 18
All other liabilities, viz.: Commissions and brokerage, $29,158.01; return premiums, $3,393.20; reinsurance, $3,770.85; total		36,322 06
Total liabilities, except capital and net surplus....		**$160,255 86**
Joint-stock capital paid up in cash.....		**200,000 00**
Surplus beyond all liabilities.....		**10,818 34**
Aggregate Liabilities, including paid up capital and net surplus		**$371,074 20**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$537,872 39	
Deduct reinsurance ($103,573.20), rebate and return premiums	163,385 38	
Net cash received for premiums (all fire).....		$374,487 01
Interest and dividends received from all other sources.....		13,102 38
Aggregate Receipts during the year in cash.....		**$387,589 39**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$383,459 13	
Deduct salvages and reinsurances	34,136 85	
Net amount paid for losses (all fire)		$349,322 28
Commissions and brokerage		150,675 02
Salaries and other charges of officers, clerks and other employes		2,400 00
State, national and local taxes		13,289 05
All other disbursements, viz.: Adjustment, $5,234.26; fire patrol, $71.18; sundries, $3,487.67; total		8,793 11
Aggregate Disbursements during the year in cash		$524,479 46

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$35,256,175	$327,685 88
Written or renewed in 1899	62,095,334	557,565 18
Totals	97,351,509	$885,251 06
Deduct expirations and cancellations	49,355,149	469,711 44
In force December 31, 1899	$47,996,360	$415,539 62
Deduct amount reinsured	23,386,279	271,011 70
Net amount in force	$24,610,081	$144,527 92

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$17,776,918	$108,191 70	1-2	$54,095 85
1898	Two years	207,390	1,830 09	1-4	457 52
1899	Two years	298,540	2,379 03	3-4	1,784 28
1898	Three years	2,755,089	11,891 05	1-2	5,945 52
1899	Three years	3,392,094	18,315 62	5-6	15,288 02
1898	Four years	12,000	194 46	5-8	121 55
1899	Four years	55,000	438 87	7-8	334 01
1898	Five years	43,880	429 65	7-10	300 72
1899	Five years	69,170	827 45	9-10	744 71
Totals		$24,610,081	$144,527 92	.....	$79,122 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$823,662 84
Total losses paid since organization	580,680 71
Total par value of the Company's stock owned by the directors	170,000 00
Total amount of fire losses incurred during the year	365,942 78

Business in the State of New York during the year.

Fire risks written	$24,937,134 00
Premiums received	163,136 23
Losses paid	116,520 35
Amount of losses incurred	131,412 99
Amount of taxes paid to various fire departments	355 56
Amount paid the Comptroller for taxes on premiums	819 76

UNION FIRE INSURANCE COMPANY.

BUFFALO.

[Organized and commenced business June 16, 1874.]

GEORGE SANDROCK, President. ALEXANDER MARTIN, Secretary.

Capital stock of the Company paid up, $100,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$28,344 98
Loans on bond and mortgage (first liens)	111,000 00
Interest due and unpaid on bond and mortgage loans	321 00
Interest accrued thereon	669 86

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. consols, 4 p. ct. reg. bonds.	$5,000 00	110	$5,500 00	
U. S. 3 per cent. coupon bonds...	11,000 00	107	11,770 00	
Buffalo East Side St. R. R. bds..	6,000 00	100	6,000 00	
Buffalo Crosstown Ry. bonds.....	5,000 00	111	5,550 00	
Buffalo General Electric bonds....	10,000 00	104	10,400 00	
Total par and market values..	$37,000 00	.....	$39,220 00	39,220 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Certificate of stock "German Am. Brew. Co.," Buffalo, N. Y.....	$1,900 00	$2,280 00	$1,750 00	
Total amounts	$1,900 00	$2,280 00	$1,750 00	1,750 00

Cash in office, $680.38; in bank, $32,652.15; total	33,332 53
Interest due and accrued on stocks and bonds	285 02
Interest due and accrued on collateral loans	23 02
Gross premiums in due course of collection	1,808 68
Bills receivable, not matured, taken for premiums	330 00
All other assets, viz.: Buffalo city warrant, $4,370; interest on same, $76.47; total	4,446 47
Aggregate amount of all actual available Assets....	$221,531 56

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$32,406 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,467 11	
Total unearned premiums		$40,873 70
Total liabilities, except capital and net surplus		**$40,873 70**
Joint-stock capital paid up in cash		**100,000 00**
Surplus beyond all liabilities		**80,657 86**
Aggregate Liabilities, including paid up capital and net surplus		**$221,531 56**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$19,581 12	
Deduct reinsurance ($2,512.86), rebate and return premiums	4,330 83	
Net cash received for premiums (all fire)		$15,250 29
Interest received on bonds and mortgages		7,544 55
Interest and dividends received from all other sources		4,703 84
Received for rent		1,411 87
Aggregate Receipts during the year in cash		**$28,910 55**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$7,376 10	
Deduct salvages and reinsurances	545 14	
Net amount paid for losses (all fire)		$6,830 96
Dividends paid		7,000 00
Commissions and brokerage		2,132 30
Salaries and other charges of officers, clerks and other employes		5,299 00
State, national and local taxes		1,366 70
All other disbursements, viz.: Rent, $1,000; printing and stationery, $404.64; expense account, $250.44; internal revenue stamps, $77.04; total		1,732 12
Aggregate Disbursements during the year in cash		**$24,361 08**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,915,673	$84,815 51
Written or renewed in 1899	2,759,109	19,440 32
Totals	$6,674,782	$104,255 83
Deduct expirations and cancellations	2,987,090	21,653 93
In force December 31, 1899	$3,687,692	$82,601 90
Deduct amount reinsured	300,603	1,887 31
Net amount in force	$3,387,089	$80,714 59

Largest amount in any one hazard, $2,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$1,082,330	$64,813 18	1-2	$32,406 59
1897	Three years	870,373	6,795 64	1-6	1,132 61
1898	Three years	837,804	5,479 17	1-2	2,739 58
1899	Three years	897,185	5,513 91	5-6	4,594 92
Totals		$3,687,692	$82,601 90	.....	$40,873 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$716,622 19
Total losses paid since organization	326,699 57
Total cash dividends declared since the Company commenced business	172,000 00
Total par value of the Company's stock owned by the directors	41,500 00
Total amount loaned to officers and directors	1,750 00
Total amount of fire losses incurred during the year	6,830 96

Business in the State of New York during the year.

Fire risks written	$2,290,083 00
Premiums received	14,648 93
Losses paid	3,473 57
Amount of losses incurred	3,473 57
Amount paid the Comptroller for taxes on premiums	52 98

UNITED STATES FIRE INSURANCE COMPANY.

No. 46 PINE STREET, NEW YORK.

[Organized April 1, 1824; commenced business April 9, 1824.]

W. W. UNDERHILL, President. S. M. CRAFT, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$389,700 00
Interest due and unpaid on bond and mortgage loans	2,625 00
Interest accrued thereon	1,564 56

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$50,000 00	114	$57,000 00	
U. S. 4 per cent. reg. bonds	35,000 00	134	46,900 00	
Rensselaer & Saratoga R. R. stk.	25,000 00	190	47,500 00	
Con. stk. N. Y. City college bds.	16,000 00	105½	16,880 00	
Con. stk. N. Y. City dock bonds.	69,000 00	108	74,591 25	
Con. stock N. Y. City additional water stock	15,000 00	106	15,900 00	
Total par and market values	$210,000 00	.....	$258,771 25	258,771 25
Cash in office, $1,620.70; in bank, $7,914.39; total				9,535 09
Interest due and accrued on stocks and bonds				627 07
Gross premiums in due course of collection				78,436 62
All other assets, viz.: Due for reinsurance on losses paid				111 46
Aggregate amount of all actual available Assets				$741,371 05

Special Reserve Fund under Sections 130, 131 *and* 132, *Chapter* 690, *Laws of* 1892.

Deposited with Insurance Department	$125,000 00
Guaranty surplus fund	49,712 75

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,669 44	
Losses unadjusted, including all reported and supposed losses	29,905 79	
Losses resisted, including interest, cost and expenses	3,011 94	
Total amount of claims for losses	$45,587 17	
Deduct reinsurance thereon	6,314 10	
Net amount of unpaid losses and claims		$39,273 07
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$86,715 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	112,654 48	
Unearned premiums, at 50 per cent. on inland navigation risks	13,633 17	
Total unearned premiums		$213,003 15

Salaries and other miscellaneous expenses, due and accrued.	$3,985 93
Borrowed money, due and to become due	25,000 00
All other liabilities, viz.: Commissions and brokerage, $16,855.32; return premiums, $17,723.50; reinsurance $817.33; total	35,396 15
Total liabilities, except capital and net surplus	**$316,658 30**
Joint-stock capital paid up in cash	**250,000 00**
Surplus beyond all liabilities	**174,712 75**
Aggregate Liabilities, including paid up capital and net surplus	**$741,371 05**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$340,653 55	$41,292 47	
Deduct reinsurance ($51,885.23), rebate and return premiums	106,528 74	9,466 29	
	$234,124 81	$31,826 18	
Net cash received for premiums			$265,950 99
Interest received on bonds and mortgages			17,730 36
Interest and dividends received from all other sources			9,136 91
Received from all other sources, viz.: Satisfaction piece, $3; local board fees returned, $11.15; excess of traveling expenses, $15; sale of stationery, $3; total			32 15
Aggregate Receipts during the year in cash			**$292,850 41**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$168,693 37	$44,588 30	
Deduct salvages and reinsurances	20,249,35	9,708 62	
	$148,444 02	$34,879 68	
Net amount paid for losses			$183,323 70
Dividends paid			20,000 00
Commissions and brokerage			76,758 51
Salaries and other charges of officers, clerks and other employes			26,104 82
State, national and local taxes			10,177 20
All other disbursements, viz.: Rent, $7,000; stationery, etc., $4,490.32; sundries, $22,844.86; total			34,335 18
Aggregate Disbursements during the year in cash			**$350,699 41**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$40,239,310	$410,511 70	$1,430,055	$39,040 20
Written or renewed in 1899	32,934,647	356,037 02	2,212,660	40,948 59
Totals	$73,173,957	$766,548 72	$3,642,715	$79,988 79
Deduct expirations and cancellations	30,089,362	325,266 87	2,416,623	47,729 08
In force Dec. 31, 1899	$43,084,595	$441,281 85	$1,226,092	$32,259 71
Deduct amount reinsured.	4,867,071	54,772 37	42,387	4,993 36
Net amount in force	$38,217,524	$386,509 48	$1,183,705	$27,266 35

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$16,288,074	$173,431 00	1-2	$86,715 50
1898.....	Two years	34,950	302 90	1-4	75 72
1899.....		25,400	221 08	3-4	165 81
1897.....	Three years	4,937,682	47,736 73	1-6	7,956 12
1898.....		5,839,527	54,586 62	1-2	27,293 31
1899.....		6,392,690	58,294 02	5-6	48,578 35
1896.....	Four years	34,425	269 56	1-8	33 69
1897.....		38,000	290 75	3-8	109 03
1898.....		38,525	316 07	5-8	197 54
1899.....		21,400	167 25	7-8	146 35
1895.....	Five years	665,268	7,575 53	1-10	757 55
1896.....		874,237	8,858 52	3-10	2,659 56
1897.....		876,291	9,652 77	1-2	4,826 38
1898.....		1,087,947	12,344 73	7-10	8,641 31
1899.....		1,063,508	12,461 95	9-10	11,215 76
Totals		$38,217,524	$386,509 48	.....	$199,369 98

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$6,915,265 00
Total losses paid since organization.....	3,713,389 00
Total cash dividends declared since the company commenced business.	1,906,590 00
Total par value of the Company's stock owned by the directors.....	64,600 00
Total amount of fire losses incurred during the year.....	158,764 29
Total amount of inland marine losses incurred during the year.....	24,359 36

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Virginia	$13,400 00
Oregon	57,000 00

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$3,882,460 00	$1,738,774 00
Premiums received	41,215 45	29,716 06
Loses paid	28,622 54	44,576 10
Amount of losses incurred.....	26,416 89	28,760 06
Amount paid the Comptroller for taxes on premiums.....	.....	362 33

VICTORIA FIRE INSURANCE COMPANY.

No. 35 PINE STREET, NEW YORK.

[Organized June 24, 1896; commenced business July 1, 1896.]

HENRY H. HALL, President. EDWARD K. BEDDALL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. reg. 4 per cent. bonds.....	$100,000 00	134	$134,000 00	
U. S. coupon 5 per cent. bonds....	5,000 00	113	5,650 00	
N. Y. City addl. water loan 3½ per cent. bonds.....	50,000 00	105	52,500 00	
Chic. River improvement 4 per ct. bonds	20,000 00	110½	22,100 00	
Maine Central R. R. Co. con. mtg. 4 per cent. bonds	15,000 00	105	15,750 00	
Beech Creek R. R. Co. guar. 4 per cent. stock	11.200 00	103	11,536 00	
Total par and market values....	$201,200 00	.....	$241,536 00	$241,536 00
Cash in bank.....				12,121 58
Interest due and accrued on stocks and bonds.....				1,807 82
Gross premiums in due course of collection.....				7,122 80
Aggregate amount of all actual available Assets....				**$262,588 20**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses		$16,704 10
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$38,885 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,491 04	
Total unearned premiums.....		44,376 89
All other liabilities, viz.: Commissions and brokerage.....		810 40
Total liabilities, except capital and net surplus.....		**$61,891 39**
Joint-stock capital paid up in cash.....		**200,000 00**
Surplus beyond all liabilities.....		**696 81**
Aggregate Liabilities, including paid up capital and net surplus		**$262,588 20**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$106,105 89	
Deduct reinsurance ($3,330.31), rebate and return premiums	19,934 49	
Net cash received for premiums (all fire).....		$86,171 40
Interest and dividends received from all other sources.....		8,255 23
Aggregate Receipts during the year in cash.....		**$94,426 63**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$60,703 40	
Deduct salvages and reinsurances.....	1,938 66	
Net amount paid for losses (all fire).....		$58,764 74

Dividends paid	$10,000 00
Commissions and brokerage	18,548 42
Salaries and other charges of officers, clerks and other employes	3,694 69
State, national and local taxes	2,707 27
All other disbursements, viz.: Rent, $600; advertising, $51.52; printing and stationery, $37.98; local boards, $1,018.63; postage, $147.04; miscellaneous, $1,323.37; total.	3,178 54
Aggregate Disbursements during the year in cash	**$96,893 66**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$5,511,754	$58,059 66
Written or renewed in 1899	11,559,883	105,705 95
Totals	$17,071,637	$163,765 61
Deduct expirations and cancellations	8,054,702	74,819 65
In force December 31, 1899	$9,016,935	$88,945 96
Deduct amount reinsured	249,343	*2,542 30
Net amount in force	$8,767,592	$86,403 66

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$8,046,105	$77,771 69	1-2	$38,885 85
1898	Two years	27,000	449 20	1-4	112 30
1899	Two years	68,477	723 76	3-4	542 82
1897	Three years	69,373	597 23	1-6	99 54
1898	Three years	212,927	2,270 36	1-2	1,135 18
1899	Three years	196,600	2,414 96	5-6	2,012 47
1897	Four years	500	3 75	3-8	1 41
1898	Four years	11,000	82 50	5-8	51 51
1899	Four years	7,583	76 93	7-8	67 32
1897	Five years	23,500	307 50	1-2	153 75
1898	Five years	73,607	1,102 26	7-10	771 57
1899	Five years	30,920	603 52	9-10	543 17
Totals		$8,767,592	$86,403 66	.....	$44,376 89

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$262,172 71
Total losses paid since organization	153,841 69
Total cash dividends declared since the Company commenced business.	15,000 00
Total par value of the Company's stock owned by the directors	32,500 00
Total amount of fire losses incurred during the year	70,042 12

Business in the State of New York during the year.

Fire risks written	$2,452,000 75
Premiums received	16,656 53
Losses paid	8,149 39
Amount of losses incurred	12,904 21

* Of this amount $394.25 is not allowed by the Insurance Law.

WASHINGTON ASSURANCE COMPANY.

No. 45 CEDAR STREET, NEW YORK.

[Organized and commenced business January 12, 1898.]

STEPHEN S. PALMER, President. EDWARD E. HALL, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Govt. 4 per cent. bonds.....	$150,000 00	134	$201,000 00	
N. Y. City 2½ per cent. bonds....	100,000 00	90½	90,250 00	
Total par and market values....	$250,000 00	.....	$291,250 00	
				$291,250 00
Cash in office, $7,612.19; in bank, $5,662.84; total.....				13,275 03
Interest due and accrued on stocks and bonds.....				416 67
Interest due and accrued on bank deposits.....				35 98
Gross premiums in due course of collection.....				49,278 90
Aggregate amount of all actual available Assets....				**$354,256 58**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$39,209 08	
Deduct reinsurance thereon	4,465 10	
Net amount of unpaid losses and claims.....		$34,743 98
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$92,596 34	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	9,066 08	
Total unearned premiums.....		101,662 42
All other liabilities, viz.: Commissions and brokerage, $10,498.61; return premiums, $11,016.44; reinsurance, $3,267.10; total		24,782 15
Total liabilities, except capital..... Joint-stock capital paid up in cash.....		**$161,188 55 200,000 00**
Aggregate Liabilities, including paid up capital....		**$361,188 55**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$257,774 23	$35,031 96	
Deduct reinsurance ($32,324.63), rebate and return premiums	66,344 89	19,657 74	
	$191,429 34	$15,374 22	
Net cash received for premiums.....			$206,803 56
Interest and dividends received from all other sources....			9,891 74
Aggregate Receipts during the year in cash.....			**$216,695 30**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$170,886 28	$17,741 79	
Net amount paid for losses			$188,628 07
Commissions and brokerage			62,041 05
Salaries and other charges of officers, clerks and other employes			2,320 00
State, national and local taxes			7,088 37
All other disbursements, viz.: Legal expenses			106 21
Aggregate Disbursements during the year in cash			**$260,183 70**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine Inland risks.	Premiums.
In force December 31, 1898	$18,328,128	$168,874 72	$346,514	$7,990 26
Written or renewed in 1899	29,922,332	270,149 18	1,312,302	32,902 03
Totals	$48,250,460	$439,023 90	$1,658,816	$40,892 29
Deduct expirations and cancellations	25,334,572	232,393 31	1,658,816	40,892 29
In force Dec. 31, 1899	$22,915,888	$206,630 59		
Deduct amount reinsured	796,121	8,418 49		
Net amount in force.	$22,119,767	$198,212 10		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$20,703,736	$185,192 67	1-2	$92,596 34
1898	Two years	71,425	678 41	1-4	169 60
1899	Two years	60,118	521 41	3-4	390 93
1898	Three years	498,803	4,132 37	1-2	2,091 18
1899	Three years	718,083	6,592 57	5-6	5,493 80
1899	Four years	11,334	100 61	7-8	88 06
1898	Five years	8,266	86 45	7-10	60 51
1899	Five years	48,002	857 78	9-10	772 00
Totals		$22,119,767	$198,212 10		$101,662 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$372,582 40
Total losses paid since organization	272,730 11
Total par value of the Company's stock owned by the directors	97,000 00
Total amount of fire losses incurred during the year	174,816 13
Total amount of inland marine losses incurred during the year	17,922 78

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$11,931,470 00	$1,159,956 00
Premiums received	102,523 95	
Losses paid	98,546 33	17,741 79
Amount of losses incurred	86,640 92	17,922 78

WESTCHESTER FIRE INSURANCE COMPANY.

No. 66 WALL STREET, NEW YORK.

[Incorporated as a mutual company March 14, 1837; changed to and commenced business as a joint-stock company January 1, 1870.]

GEORGE R. CRAWFORD, President. M. O. BROWN, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$225,000 00
Loans on bond and mortgage (first liens)	492,900 00
Loans on bond and mortgage upon which more than one year's interest is due	37,000 00
Interest due and unpaid on bond and mortgage loans	6,298 75
Interest accrued thereon	3,679 45

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. consols	$75,000 00	114	$85,500 00
Chicago, Burlington & Quincy R. R. 4 p. ct. Neb. Ex. bonds	30,000 00	108⅓	32,500 00
Erie R. R. gen. lien 3 and 4 per cent. bonds	60,000 00	70.83⅓	42,500 00
St. Joseph & Grand Island 2, 3 and 4 per cent. 1st mtge. R. R. bonds	40,000 00	85	34,000 00
Atchison, Topeka & Santa Fe R. R. 4 per cent. 1st mtge. bonds	30,000 00	99	29,700 00
Chesapeake & Ohio R. R. 5 per cent. gen. mtge. bonds	30,000 00	116⅔	35,000 00
Buffalo, Roch. & Pittsburg R. R. 5 per cent. gen. mtge. bonds	30,000 00	110	33,000 00
Philadelphia & Reading R. R. 4 per cent. gen. mtge. bonds	30,000 00	86	25,800 00
Western Union Telegraph Co. 5 per cent. col. mtge. bonds	20,000 00	115	23,000 00
Richmond, Va., 4 per cent. city bonds	16,000 00	100	16,000 00
Missouri, Kansas & Texas 4 p. ct. 1st mtge. R. R. bonds	30,000 00	90	27,000 00
Missouri Pacific 6 per cent. cons. mortgage bonds	40,000 00	112½	45,000 00
Union Pacific 4 per cent. 1st mtge. bonds	30,000 00	103⅓	31,000 00
Albany & Susquehanna R. R. stk.	40,000 00	200	80,000 00
N. Y. & Harlem R. R. stock	60,000 00	385	231,000 00
Rensselaer & Saratoga R. R. guar. stock	50,000 00	190	95,000 00
New York, Lack. & Western R. R. guaranteed stock	80,000 00	132½	106,000 00
Rome, Watertown & Ogdensburg R. R. guar. stock	50,000 00	130	65,000 00
Oswego & Syracuse R. R. guar. stock	20,000 00	215	43,000 00
Long Island R. R. stock	50,000 00	50	25,000 00
Chicago & Northwestern R. R. stk.	50,000 00	160	80,000 00
Chicago, Milwaukee & St. Paul R. R. preferred stock	50,000 00	172	86,000 00
Delaware, Lackawanna & Western R. R. stock	50,000 00	178	89,000 00
Pennsylvania R. R. stock	50,000 00	130	65,000 00
Delaware & Hudson Canal Co. stk.	50,000 00	118	59,000 00
N. Y. C. & H. R. R. R. stock	30,000 00	131⅔	39,500 00
Chatham National Bank stock	5,000 00	300	15,000 00
Syracuse, Binghamton & New York R. R. stock	50,000 00	190	95,000 00
Total par and market values	$1,146,000 00	.....	$1,633,500 00

	1,633,500 00
Cash in bank	144,641 07
Gross premiums in due course of collection	251,292 54
Aggregate amount of all actual available Assets	**$2,794,311 81**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$42,012 64	
Losses unadjusted, including all reported and supposed losses	100,898 30	
Losses resisted, including interest, cost and expenses..	7,125 00	
Total amount of claims for losses.....	$150,035 94	
Deduct reinsurance thereon	26,385 79	
Net amount of unpaid losses and claims.....		$123,650 15
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$417,901 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	689,213 12	
Total unearned premiums.....		1,107,114 22
All other liabilities, viz.: Taxes and assessments, $15,110.01; commissions and brokerage, $54,277.06; total.....		69,387 07
Total liabilities, except capital and net surplus....		**$1,300,151 44**
Joint-stock capital paid in cash.....		**300,000 00**
Surplus beyond all liabilities.....		**1,194,160 37**
Aggregate Liabilities, including paid up capital and net surplus		**$2,794,311 81**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$1,658,255 24	
Deduct reinsurance ($179,073.73), rebate and return premiums	357,055 73	
Net cash received for premiums (all fire).....		$1,301,199 51
Interest received on bonds and mortgages.....		30,009 49
Interest and dividends received from all other sources.....		78,071 73
Received for rent.....		900 08
Aggregate Receipts during the year in cash.....		**$1,410,180 81**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$894,396 32	
Deduct salvages and reinsurances.....	112,292 84	
Net amount paid for losses (all fire).....		$782,103 48
Dividends paid.....		48,000 00
Commissions and brokerage.....		286,869 86
Salaries and other charges of officers, clerks and other employes		114,002 07
State, national and local taxes.....		36,326 11
All other disbursements, viz.: Postage, telegrams, express, internal revenue, advertising, printing, stationery, fire patrol, maps, general agency, traveling and individual expenses		123,769 44
Aggregate Disbursements during the year in cash..		**$1,391,070 96**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898.....	$208,771,330	$2,208,112 90
Written or renewed in 1899.....	178,628,009	1,649,255 24
Totals	$387,399,339	$3,857,368 14
Deduct expirations and cancellations.....	143,410,505	1,494,006 03
In force December 31, 1899.....	$243,988,834	$2,363,362 11
Deduct amount reinsured	21,522,605	210,572 48
Net amount in force.....	$222,466,229	$2,152,789 63

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$76,965,247	$835,802 20	1-2	$417,901 10
1898	Two years	605,418	5,013 40	1-4	1,253 35
1899	Two years	1,033,078	7,523 94	3-4	5,642 96
1897	Three years	28,815,980	274,223 54	1-6	45,703 92
1898	Three years	35,696,815	317,991 90	1-2	158,995 95
1899	Three years	46,306,737	343,063 80	5-6	285,886 50
1896	Four years	417,108	3,480 29	1-8	435 04
1897	Four years	612,225	5,343 55	3-8	2,003 83
1898	Four years	536,157	4,577 03	5-8	2,860 64
1899	Four years	881,452	6,027 82	7-8	5,274 34
1895	Five years	5,447,518	63,822 21	1-10	6,382 22
1896	Five years	5,600,937	65,889 02	3-10	19,766 71
1897	Five years	6,052,383	72,734 67	1-2	36,367 33
1898	Five years	6,510,656	69,631 58	7-10	48,742 11
1899	Five years	6,984,518	77,664 68	9-10	69,898 22
Totals		$222,466,229	$2,152,789 63	.....	$1,107,114 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company...:	$26,165,395 29
Total losses paid since organization.....	14,422,338 14
Total cash dividends declared since the Company commenced business	846,000 00
Total dividends declared payable in stock since organization.....	100,000 00
Total par value of the Company's stock owned by the directors.....	96,820 00
Total amount of fire losses incurred during the year.....	767,134 75

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Virginia	$16,000 00
Georgia	28,500 00
Oregon	57,000 00

Business in the State of New York during the year.

Fire risks written.....	$56,824,194 00
Premiums received	297,573 33
Losses paid	202,669 02
Amount of losses incurred.....	206,715 79

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

No. 15 BROADWAY, BROOKLYN.

[Organized and commenced business March 22, 1853.]

MARSHALL S. DRIGGS, President. FREDERICK H. WAY, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$629,000 00
Loans on bond and mortgage (first liens)		244,400 00
Interest due and unpaid on bond and mortgage loans		2,562 50
Interest accrued thereon		947 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Richmond, Va. reg. 4 per cent. bds	$13,500 00	100	$13,500 00	
Georgia 4½ per cent. coupon bonds	25,000 00	115	28,750 00	
Brooklyn Union Gas Co. of Brooklyn 5 per cent. bonds	9,000 00	115	11,350 00	
Consolidated stock City of Brooklyn, East River, 3½ p. c. bds	40,000 00	107	42,800 00	
Consolidated stock City of Brooklyn Water 3½ per cent. bonds	23,000 00	107	24,610 00	
Consolidated stock City of Brooklyn, Wallabout, 3½ per cent. bds.	25,000 00	107	26,750 00	
New York City 3 per cent. bonds	3,500 00	100	3,500 00	
N. Y. & Hoboken Ferry Co., 5 per cent. gen. mtg. bonds	30,000 00	92	27,600 00	
American Malting Co. 6 per cent. gold bonds	21,000 00	95	19,950 00	
Long Island Bank of Brooklyn stock (in liquidation)	10,000 00	.....	.....	
First National Bank of Brooklyn stock	22,000 00	325	71,500 00	
Brooklyn Union Gas Co. of Brooklyn, stock	130,000 00	140	182,000 00	
Kings County Trust Co. of Brooklyn stock	9,000 00	350	31,500 00	
Brooklyn City R. R. Co. of Brooklyn stock	6,000 00	236	14,160 00	
Union Ferry Co. of Brooklyn stock.	85,000 00	40	34,000 00	
Chicago, Milwaukee & St. Paul R. R. Co. preferred stock	30,000 00	162	116,960 00	
Chicago, Milwaukee & St. Paul R. R. Co. common stock	68,000 00	115	34,500 00	
West. Union Telegraph Co. stock	80,000 00	85	68,000 00	
Consol. Gas Co. of N. Y. stock	20,000 00	190	38,000 00	
N. Y. & Hoboken Ferry Co. of New Jersey stock	29,900 00	67	19,734 00	
Federal Steel Co. of New Jersey pref. stock	50,000 00	72	36,000 00	
Manhattan Ry. Co. of N. Y. stock.	30,000 00	93	27,900 00	
Williamsburgh Trust Co., of New York stock	18,000 00	200	36,000 00	
Delaware & Hudson R. R. Co. stock	20,000 00	114	22,800 00	
N. Y. Central R. R. Co. stock	10,000 00	131	13,100 00	
Penn. R. R. Co. stock	10,000 00	131	13,100 00	
Union Pacific R. R. Co. pref. stk.	20,000 00	73	14,600 00	
Total par and market values	$837,900 00	.....	$972,664 00	972,664 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Williamsburgh Trust Co. of Brooklyn	$10,300 00	$20,600 00	$21,000 00	
National Surety Co. of New York	7,200 00	9,360 00		
Total amounts	$17,500 00	$29,960 00	$21,000 00	21,000 00

Cash in office, $3,039.74; in bank, $31,589.58; total	$34,629 32
Interest due and accrued on stocks and bonds	6,810 63
Interest due and accrued on collateral loans	37 91
Gross premiums in due course of collection	86,788 30
All other assets, viz.: Rents due and accrued, $5,568.49; due for reinsurance on losses paid, $1,338.75; total	6,907 24
Aggregate amount of all actual available Assets	**$2,005,747 65**

Special Reserve Fund under Sections 130, 131 *and* 132, *Chapter* 690, *Laws of* 1892.

Deposited with the Insurance Department	$280,000 00
Guaranty surplus fund	280,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$20,935 51	
Losses unadjusted, including all reported and supposed losses	32,726 26	
Losses resisted, including interest, cost and expenses	3,110 25	
Total amount of claims for losses	$56,772 02	
Deduct reinsurance thereon	2,294 56	
Net amount of unpaid losses and claims		$54,477 46
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$185,186 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	403,142 20	
Total unearned premiums		588,328 46
Cash dividends to stockholders, unpaid		1,282 00
Salaries and other miscellaneous expenses, due and accrued		283 33
All other liabilities, viz.: Taxes and assessments, $3,786.78; commissions and brokerage, $16,661.20; reinsurance, $1,273.99; total		21,721 97
Total liabilities, except capital and net surplus		**$666,093 22**
Joint-stock capital paid up in cash		**250,000 00**
Surplus beyond all liabilities		**1,089,654 43**
Aggregate Liabilities, including paid up capital and net surplus		**$2,005,747 65**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$751,890 22	
Deduct reinsurance ($47,774.79), rebate and return premiums	111,524 76	
Net cash received for premiums (all fire)		$640,365 46
Interest received on bonds and mortgages		9,226 45
Interest and dividends received from all other sources		64,982 36
Received for rent		5,341 38
Aggregate Receipts during the year in cash		**$719,915 65**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$338,558 72	
Deduct salvages and reinsurances	19,798 03	
Net amount paid for losses (all fire)		$318,760 69
Dividends paid		59,678 00
Commissions and brokerage		166,056 34

Salaries and other charges of officers, clerks and other employes	$73,828 94
State, national and local taxes	7,166 99
All other disbursements, viz.: Rent, $1,700; miscellaneous, $51,226.40; total	52,926 40
Aggregate Disbursements during the year in cash	**$678,417 36**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$134,934,157	$1,124,825 43
Written or renewed in 1899	83,944,311	751,403 91
Totals	$218,878,468	$1,876,229 34
Deduct expirations and cancellations	75,830,573	677,510 39
In force December 31, 1899	$143,047,895	$1,198,718 95
Deduct amount reinsured	7,093,563	66,411 98
Net amount in force	$135,954,332	$1,132,306 97

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$38,060,759	$370,372 51	1-2	$185,186 26
1898	Two years	269,859	1,918 29	1-4	479 57
1899	Two years	181,885	1,405 75	3-4	1,054 31
1897	Three years	23,959,641	165,352 33	1-6	27,642 06
1898	Three years	26,857,479	202,656 92	1-2	101,328 46
1899	Three years	28,550,916	203,185 11	5-6	169,320 92
1896	Four years	333,716	3,091 42	1-8	386 43
1897	Four years	283,550	2,412 75	3-8	904 78
1898	Four years	429,775	3,750 69	5-8	2,344 18
1899	Four years	526,420	3,861 50	7-8	3,378 81
1895	Five years	2,223,495	25,241 34	1-10	2,524 13
1896	Five years	2,730,201	29,034 58	3-10	8,725 38
1897	Five years	3,422 113	36,260 95	1-2	18,130 47
1898	Five years	3,791,976	39,844 25	7-10	27,890 98
1899	Five years	4,332,547	43,368 58	9-10	39,031 72
Totals		$135,954,332	$1,132,306 97	.....	$588,328 46

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$17,330,012 72
Total losses paid since organization	8,861,483 87
Total cash dividends declared since the Company commenced business	1,662,500 00
Total par value of the Company's stock owned by the directors	47,700 00
Total amount loaned to officers and directors	21,000 00
Total amount of fire losses incurred during the year	331,432 48

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$28,750 00
Virginia	13,500 00

Business in the State of New York during the year.

Fire risks written	$31,804,845 00
Premiums received	156,705 87
Losses paid	88,667 37
Amount of losses incurred	101,704 07
Amount paid the Comptroller for taxes on premiums	736 36

New York State Mutual Fire Insurance Companies.

Abstracts Compiled from the Annual Statements of the Mutual Fire Insurance Companies of the State of New York, Showing Their Condition on the 31st Day of December, 1899.

ASSOCIATED MANUFACTURERS' MUTUAL FIRE INSURANCE CORPORATION.

No. 198 MONTAGUE STREET, BROOKLYN.

[Organized January 20, 1896; commenced business February 15, 1896.]

JAMES T. HOILE, President. W. D. JENCKES, Secretary.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
City of N. Y. 3½ per cent. bonds	$25,000 00	$27,750 00	
City of Brooklyn 4 per cent bonds	23,000 00	26,680 00	
City of Brooklyn 4 per cent. bonds	25,000 00	27,750 00	
City of Brooklyn 4 per cent. bonds	100,000 00	120,500 00	
Total par and market values	$173,000 00	$202,680 00	
			$202,680 00
Cash in office, $5,186.55; in bank, $10,048.58; total			15,235 13
Gross premiums in due course of collection			28,901 80
Aggregate amount of all actual available Assets			$246,816 93

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$26,692 12	
Losses resisted, including interest, cost and expenses	1,750 00	
Net amount unpaid losses and claims		$28,442 12
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$44,053 81	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,370 09	
Total unearned premiums		46,423 90
Due for rent		66 66
All other liabilities, viz.: Commissions and brokerage, $3,026.63; return premiums, $12,429.10; reinsurance, $281.34; total		15,737 07
Total liabilities, except net surplus		**$90,669 75**
Surplus beyond all liabilities		**156,147 18**
Aggregate Liabilities, including net surplus		$246,816 93

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$119,054 70	
Deduct reinsurance ($11,463.80), rebate and return premiums	25,957 49	
Net cash received for premiums (all fire)		$93,097 21
Interest and dividends received from all other sources		7,227 24
Received for rent		60 00
Received from all other sources		6,253 51
Aggregate Receipts during the year in cash		$106,637 96

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$91,910 95	
Deduct salvages and reinsurances	10,053 64	
Net amount paid for losses (all fire)		$81,857 31
Commissions and brokerage		10,069 07
Salaries and other charges of officers, clerks and other employes		9,743 83
State, national and local taxes		969 12
All other disbursements, viz.: Rent, $2,692.45; traveling, $169.17; office expenses, $2,608.54; postage and telegrams, $544.16; advertising, $607.40; maps, $337.75; office furniture, $96; sundries, $28.58; total		7,084 45
Aggregate Disbursements during the year in cash		**$109,723 78**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$9,879,142 00	$74,210 71
Written or renewed in 1899	17,014,279 45	126,605 64
Totals	$26,893,421 45	$200,816 35
Deduct expirations and cancellations	14,552,391 26	102,188 40
In force December 31, 1899	$12,341,030 19	$98,627 95
Deduct amount reinsured	1,170,506 15	7,511 76
Net amount in force	$11,170,524 04	$91,116 19

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$10,799,632 35	$88,107 63	1-2	$44,053 81
1899	Two years	232,135 42	1,702 77	3-4	1,276 97
1899	Three years	131,339 61	1,230 88	5-6	1,025 70
1899	Five years	7,416 66	74 91	9-10	67 42
Totals		$11,170,524 04	$91,116 19		$46,423 90

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$629,536 34
Total losses paid since organization	197,323 58
Total amount of fire losses incurred during the year	104,231 21

Business in the State of New York during the year.

Fire risks written	$1,524,680 14
Premiums received	12,744 29
Losses paid	15,210 01
Amount of losses incurred	11,351 99
Amount of taxes paid to various fire departments	106 17
Amount paid the Comptroller for taxes on premiums	87 87

DUTCHESS COUNTY MUTUAL INSURANCE COMPANY.

POUGHKEEPSIE.

[Incorporated and commenced business April 12, 1836.]

LEWIS H. VAIL, President. JESSE J. GRAHAM, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered	$19,450 00
Loans on bond and mortgage (first liens)	47,855 00
Interest due and unpaid on bond and mortgage loans	187 50
Interest accrued thereon	534 94

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. bonds	$1,000 00	113	$1,130 00	
District of Columbia 3.65 bonds	7,000 00	118	8,260 00	
N. Y. C. & H. R. R. R. stock	20,000 00	134	26,800 00	
N. Y., L. E. & W. R. R. stock	2,500 00	130	3,250 00	
Amer. Tel. & Cable stock	10,000 00	98	9,800 00	
Chicago & Northwest. R. R. stk.	10,000 00	161	16,100 00	
West. Union Tel. Co. stock	10,000 00	90	9,000 00	
Westchester Water Loan ctfs	3,000 00	100	3,000 00	
Louis. & Nash. gen. mtge. bds	3,000 00	117	3,510 00	
Long Island City bonds	5,000 00	116	5,800 00	
Kanawha & Michigan bonds	5,000 00	84	4,200 00	
Poughkeepsie Electric Light bds.	10,000 00	105	10,500 00	
Iowa Central bonds	10,000 00	114	11,400 00	
Chicago Gas Light & Coke bonds.	10,000 00	111	11,100 00	
Mercantile Co-operative Bank stk.	5,000 00	50	2,500 00	
Brooklyn Union Gas bonds	5,000 00	118	5,900 00	
Chicago, Mil. & St. Paul bonds	1,000 00	120	1,200 00	
United Traction, Providence & Pawtucket bonds	5,000 00	113	5,650 00	
Cent. R. R. of Ga. bonds	12,000 00	93	11,160 00	
Leavenworth Terminal & Bridge bonds	5,000 00	105	5,250 00	
Southern Pacific R. R. bonds	10,000 00	82	8,200 00	
Phoenix National Bank stock	5,540 00	110	6,094 00	
Ninth National Bank stock	2,500 00	100	2,500 00	
Farmers' and Manufacturers' Nat. Bank stock	6,000 00	155	9,300 00	
City National Bank stock	1,000 00	110	1,100 00	
Merchants' National Bank stock	1,000 00	150	1,500 00	
Fallkill National Bank stock	500 00	150	750 00	
Total par and market values	$166,040 00	.....	$184,954 00	184,954 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Real estate mortgage	$10,000 00	$10,000 00	$1,064 00	
Union Pacific preferred stock	5,000 00	3,750 00	3,500 00	
Total amounts	$15,000 00	$13,750 00	$4,564 00	4,564 00
Cash in office, $2,186.48; in bank, $28,699.02; total				30,885 50
Interest due and accrued on stocks and bonds				2,370 00
Interest due and accrued on collateral loans				17 20
Gross premiums in due course of collection				23,752 79
All other assets, viz.: Rents due and accrued				1,148 00
Aggregate amount of all actual available Assets				**$315,718 93**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$2,998 22	
Losses unadjusted, including all reported and supposed losses	17,493 29	
Losses resisted, including interest, cost and expenses..	1,750 00	
Total amount of claims for losses	$22,241 51	
Deduct reinsurance thereon	871 51	
Net amount of unpaid losses and claims		$21,370 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$62,623 03	
Unearned premiums, *pro rata*, on fire risks running more than one year	154,977 67	
Total unearned premiums		217,600 70
All other liabilities viz.: Commissions and brokerage		4,479 94
Total liabilities, except net surplus		**$243,450 64**
Surplus beyond all liabilities		**72,268 29**
Aggregate Liabilities, including net surplus		$315,718 93

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$269,850 03	
Deduct reinsurance ($9,516.95), rebate and return premiums	35,878 90	
Net cash received for premiums (all fire)		$233,971 13
Interest received on bonds and mortgages		2,317 94
Interest and dividends received from all other sources		7,827 31
Received for rent		543 00
Aggregate Receipts during the year in cash		$244,659 38

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$162,114 39	
Deduct salvages and reinsurances	6,944 27	
Net amount paid for losses (all fire)		$155,170 12
Commissions and brokerage		45,647 37
Salaries and other charges of officers, clerks and other employes		18,584 63
State, national and local taxes		3,517 19
All other disbursemnts, viz.: Rent, maps, stationery, supplies, traveling, adjusting and all other office expenses...		4,383 65
Aggregate Disbursements during the year in cash..		$227,302 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$33,486,953	$351,396 43
Written or renewed in 1899	31,215,231	276,866 08
Totals	$64,702,184	$628,262 51
Deduct expirations and cancellations	21,372,910	210,066 49
In force December 31, 1899	$43,329,274	$418,196 02
Deduct amount reinsured	1,267,357	14,187 41
Net amount in force	$42,061,917	$404,008 61

Largest amount in any one hazard, $7,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$12,618,353	$125,246 05	1-2	$62,623 03
1898	Two years	142,252	1,297 03	1-4	324 27
1899	Two years	1,838,471	11,470 55	3-4	8,602 91
1897	Three years	6,952,036	68,215 88	1-6	11,369 31
1898	Three years	8,957,629	88,299 61	1-2	44,149 80
1899	Three years	11,369,930	107,085 07	5-6	89,237 56
1896	Four years	10,774	118 44	1-8	14 81
1897	Four years	5,367	66 94	3-8	25 10
1898	Four years	3,750	38 21	5-8	23 88
1899	Four years	8,066	106 27	7-8	92 99
1895	Five years	14,889	188 97	1-10	18 90
1896	Five years	33,881	524 77	3-10	157 43
1897	Five years	30,335	422 39	1-2	211 44
1898	Five years	36,421	429 14	7-10	300 40
1899	Five years	39,763	498 74	9-10	448 87
Totals		$42,061,917	$404,008 61	.....	$217,600 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,823,620 50
Total losses paid since organization	3,253,159 65
Total amount of fire losses incurred during the year	160,436 99

Business in the State of New York during the year.

Fire risks written	**$24,369,067 00**
Premiums received	194,554 01
Losses paid	107,610 24
Amount of losses incurred	124,676 35
Amount paid the Comptroller for taxes on premiums	714 21

GLEN COVE MUTUAL INSURANCE COMPANY.

GLEN COVE.

[Organized March 27, 1837; commenced business August 13, 1837.]

SAMUEL M. TITUS, President. GEORGE W. COCKS, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered		$20,000 00
Loans on bond and mortgage (first liens)		72,228 86
Interest due and unpaid on bond and mortgage loans		186 50
Interest accrued thereon		745 91
Cash in office, $28.13; in bank, $16,084.14; total		16,112 27
Gross premiums in due course of collection		403 33
All other assets, viz.: Rents accrued		75 00
Deposit notes	$480,332	
Aggregate amount of all actual available Assets		**$109,751 87**

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$10,730 52	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,097 58	
Total unearned premiums		$14,828 10
Total liabilities, except net surplus		**$14,828 10**
Surplus beyond all liabilities		**94,923 77**
Aggregate Liabilities, including net surplus		**$109,751 87**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$24,158 74	
Deduct return premiums	85 55	
Net cash received for premiums (all fire)		$24,073 19
Interest received on bonds and mortgages		3,885 03
Interest and dividends received from all other sources		241 25
Received for rent		1,250 00
Received from all other sources, viz.: Refunded tax, $22.73; advance on investment, $161.51; refunded fire loss expense, $92.67; profits on sale of real estate, $100; total		376 91
Aggregate Receipts during the year in cash		**$29,826 38**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$13,773 99
Commissions and brokerage	3,555 56
Salaries and other charges of officers, clerks and other employes	3,992 25
State, national and local taxes	128 34
All other disbursements, viz.: Rent, $400; Department examination, $132.30; return premiums, $812.48; building expenses, $623.92; repairs, $88.61; incidental expenses, $226.95; total	2,284 26
Aggregate Disbursements during the year in cash	**$23,734 40**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$8,884,120	$26,086 19
Written or renewed in 1899	9,310,300	27,541 19
Totals	$18,194,420	$53,627 38
Deduct expirations and cancellations	9,397,475	29,455 99
In force December 31, 1899	$8,796,945	$24,171 39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$7,741,522	$21,461 05	1-2	$10,730 52
1897	Three years	363,158	2,904 93	1-6	484 15
1898	Three years	338,598	2,709 66	1-2	1,354 83
1899	Three years	353,667	2,710 34	5-6	2,258 60
Totals		$8,796,945	$24,171 39	.....	$14,828 10

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$736,498 50
Total losses paid since organization	456,361 48
Total amount of fire losses incurred during the year	13,773 99

Business in the State of New York during the year.

Fire risks written	$9,310,300 00
Premiums received	24,073 19
Losses paid	13,773 99
Amount of losses incurred	13,773 99
Amount paid the Comptroller for taxes on premiums	128 34

HARMONIA MUTUAL FIRE INSURANCE COMPANY.

BUFFALO.

[Incorporated July 27, 1892; commenced business July 17, 1897.]

CHARLES G. PANKOW, President. JOHN G. KLEIN, Secretary.

I. ASSETS.

Loans on bond and mortgage (first liens)		$71,525 00
Interest due and unpaid on bond and mortgage loans		201 50
Interest accrued thereon		933 51
Cash in office, $110.02; in bank, $33,018.58; total		33,128 60
Premium notes	$131,071 30	
Aggregate amount of all actual available Assets		**$105,788 61**

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$662 83	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,726 09	
Total unearned premiums		$8,388 92
All other liabilities, viz.: Taxes and assessments, $454.94; return premiums, $59.93; total		514 87
Total liabilities, except net surplus		**$8,903 79**
Surplus beyond all liabilities		**96,884 82**
Aggregate Liabilities, including net surplus		**$105,788 61**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$8,753 79	
Deduct reinsurance, rebate and return premiums	59 93	
Net cash received for premiums (all fire)		$8,693 86
Interest received on bonds and mortgages		3,715 04
Interest and dividends received from all other sources		1,156 96
Aggregate Receipts during the year in cash		**$13,565 86**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$4,850 24
Commissions and brokerage	240 23
Salaries and other charges of officers, clerks and other employes	3,259 00
State, national and local taxes	454 94
All other disbursements	1,530 68
Aggregate Disbursements during the year in cash	**$10,335 09**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$6,043,965	$13,101 69
Written or renewed in 1899	1,316,745	8,619 30
Totals	$7,360,700	$21,720 99
Deduct expirations and cancellations	1,317,419	9,151 97
In force December 31, 1899	$6,043,281	$12,569 02

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$183,423	$1,325 66	1-2	$662 83
1897.....	Three years	291,311	2,129 08	1-6	354 84
1898.....		302,491	1,820 64	1-2	910 32
1899.....		274,247	1,549 05	5-6	1,290 88
1895.....	Five years	1,082,804	Mutual.	.....	.....
1896.....		880,689	Mutual.	.....	.....
1897.....		1,260,632	Mutual.	.....	.....
1898.....		908,609	Mutual.	.....	.....
1899.....		859,075	5,744 59	9-10	5,170 05
Totals		$6,043,281	$12,569 02	.....	$8,388 92

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$198,644 18
Total losses paid since organization.....	56,124 92
Total amount of fire losses incurred during the year.....	4,850 24

Business in the State of New York during the year.

Fire risks written.....	$1,316,745 00
Premiums received	8,753 79
Losses paid	4,850 00
Amount of losses incurred	4,850 00
Amount paid the Comptroller for taxes on premiums.....	45 07

MUTUAL FIRE INSURANCE COMPANY OF ALBANY.

No. 446 BROADWAY, ALBANY.

[Organized and commenced business May, 1836.]

JOHN F. RATHBONE, President. HENRY S. FOSTER, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered		$20,000 00
Loans on bond and mortgage (first liens)		25,700 00
Interest due and unpaid on bond and mortgage loans		200 94

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. reg. 4 per cent. bonds	$85,000 00	114	$96,900 00	
U. S. reg. 4 per cent. bonds	17,000 00	134	22,780 00	
U. S. coupon 4 per cent. bonds	6,000 00	134	8,040 00	
U. S. coupon 3 per cent. bonds	3,000 00	110	3,300 00	
Municipal 6 per cent. bonds (Albany, N. Y.)	1,000 00	111	1,110 00	
Rome, Watertown & Ogdensburg R. R. Co. stock	10,000 00	130	13,000 00	
Total par and market values	$122,000 00	.....	$145,130 00	
				145,130 00
Cash in office, $169.50; in bank, $11,172.20; total				11,341 70
Interest due and accrued on savings bank deposits				120 52
Gross premiums in due course of collection				327 71
All other assets, viz.: Rents due and accrued, $268.74; deposited with Board of Underwriters, $50; total				318 74
Premium notes			$187,421 32	
Aggregate amount of all actual available Assets				**$203,139 61**

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,495 42	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,631 29	
Total unearned premiums		$11,126 71
Total liabilities, except net surplus		**$11,126 71**
Surplus beyond all liabilities		**192,012 90**
Aggregate Liabilities, including net surplus		**$203,139 61**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$9,690 52	
Deduct reinsurance ($249.07), rebate and return premiums	713 94	
Net cash received for premiums (all fire)		$8,876 58
Interest received on bonds and mortgages		1,334 72
Interest and dividends received from all other sources		6,175 81
Received for rent		834 37
Aggregate Receipts during the year in cash		**$17,321 48**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$4,968 63
Commissions and brokerage	220 34
Salaries and other charges of officers, clerks and other employes	4,000 00
State, national and local taxes	925 89
All other disbursements	2,365 81
Aggregate Disbursements during the year in cash.	**$12,480 67**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,118,366	.....
Written or renewed in 1899	1,305,615	.....
Totals	$4,423,981	.....
Deduct expirations and cancellations	1,171,418	.....
In force December 31, 1899	$3,252,563	.....
Deduct amount reinsured	47,400	.....
Net amount in force	$3,205,163	$23,005 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$358,642	$2,990 85	1-2	$1,495 42
1897	Three years	966,507	7,112 67	1-6	1,185 44
1898	Three years	930,441	6,915 33	1-2	3,457 56
1899	Three years	946,973	5,986 82	5-6	4,988 29
Totals		$3,252,563	$23,005 67	.....	$11,126 71

Answers to General Interrogatories.

Total amount of fire losses incurred during the year	$4,968 63

Business in the State of New York during the year.

Fire risks written	$1,205,615 00
Premiums received	8,407 06
Losses paid	4,968 63
Amount of losses incurred	4,968 63
Amount paid the Comptroller for taxes on premiums	46 23

QUEENS AND SUFFOLK MUTUAL INSURANCE COMPANY.

YAPHANK.

[Organized January 16, 1896; commenced business December 26, 1895.]

WILLIAM G. MILLER, President. ROSWELL DAVIS, Secretary.

I. ASSETS.

Loans on bond and mortgage (first liens)	$27,500 00
Interest due and unpaid on bond and mortgage loans	654 50
Interest accrued thereon	137 50
Cash in office, $341.88; in bank, $20,790.28; total	21,132 16
Bills receivable, not matured, taken for premiums	7,574 48
Aggregate amount of all actual available Assets	**$56,998 64**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,809 54	
Losses unadjusted, including all reported and supposed losses	5,355 48	
Net amount of unpaid losses and claims		$8,165 02
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$8,712 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,111 43	
Total unearned premiums		22,823 67
All other liabilities, viz.: Commissions and brokerage		1,568 85
Total liabilities, except net surplus		**$32,557 54**
Surplus beyond all liabilities		**24,441 10**
Aggregate Liabilities, including net surplus		**$56,998 64**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$33,022 46	
Deduct reinsurance ($183.02), rebate and return premiums	3,194 05	
Net cash received for premiums (all fire)		$29,828 41
Interest received on bonds and mortgages		1,203 68
Received from all other sources, viz.: Interest from banks		382 03
Aggregate Receipts during the year in cash		**$31,414 12**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$18,250 48	
Deduct salvages and reinsurances	1,709 16	
Net amount paid for losses (all fire)		$16,541 32
Commissions and brokerage		5,495 74
Insurance Department		68 16
State, national and local taxes		122 63
All other disbursements, viz.: Postage, $295.82; general expenses, 495.69; total		791 51
Aggregate Disbursements during the year in cash		**$23,019 36**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,035,059 80	$28,726 23
Written or renewed in 1899	3,719,334 98	36,916 70
Totals	$6,754,394 78	$65,642 93
Deduct expirations and cancellations	3,177,649 59	26,514 15
In force December 31, 1898	$3,576,745 19	$39,128 78
Deduct amount reinsured	22,733 33	167 85
Net amount in force	$3,554,011 86	$38,960 93

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$1,105,926 24	$17,424 48	1-2	$8,712 24
1898	Two years	1,700 00	13 91	1-4	3 48
1899	Two years	4,140 00	27 53	3-4	20 70
1897	Three years	406,120 12	3,307 86	1-6	551 31
1898	Three years	547,699 00	5,180 70	1-2	2,590 35
1899	Three years	1,508,133 50	13,101 18	5-6	10,917 65
1896	Five years	5,450 00	63 12	3-10	18 94
1898	Five years	1,300 00	10 00	7-10	9 00
Totals		$3,563,668 86	$39,128 78	.....	$22,823 67

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$112,104 36
Total losses paid since organization	40,519 48
Total amount of fire losses incurred during the year	25,207 96

Business in the State of New York during the year.

Fire risks written	$3,719,334 98
Premiums received	31,695 49
Losses paid	18,250 48
Amount of losses incurred	25,207 98

RICHMOND COUNTY MUTUAL INSURANCE COMPANY.

RICHMOND.

[Incorporated April 22, 1836; commenced business May 20, 1836.]

RICHARD C. MOORE, President. C. METCALFE, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered				$600 00
Loans on bond and mortgage (first liens)				21,900 00
Loans on bond and mortgage upon which more than one year's interest is due				4,350 00
Interest due and unpaid on bond and mortgage loans				367 00
Interest accrued thereon				395 20

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. registered bonds	$5,000 00	114	$5,700 00	5,700 00
Cash in office, $566.70; in bank, $7,082.01; total				7,648 71
Office furniture and safe			$400 00	
Deposit notes			127,213 43	
Aggregate amount of all actual available Assets				**$40,960 91**

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,274 22
Salaries and other miscellaneous expenses, due and accrued	450 00
Total liabilities, except net surplus	**$1,724 22**
Surplus beyond all liabilities	**39,236 69**
Aggregate Liabilities, including net surplus	**$40,960 91**

III. RECEIPTS DURING THE YEAR.

Net cash received for premiums (all fire)	$2,548 44
Interest received on bonds and mortgages	1,576 00
Interest and dividends received from all other sources	379 91
Aggregate Receipts during the year in cash	**$4,504 35**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$1,142 00
Commissions and brokerage	309 49
Salaries and other charges of officers, clerks and other employes	1,912 79
State, national and local taxes	32 28
All other disbursements, viz.: Rents, $100; internal revenue stamps, $28; printing, $37.20; safe deposit, $5; Insurance Department examination, $126.90; total	297 10
Aggregate Disbursements during the year in cash	**$3,693 66**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1899	$1,161,718 00	$2,548 44

Largest amount in any one hazard, $4,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$1,161,718 00	$2,548 44	1-2	$1,274 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$149,452 13
Total losses paid since organization	83,955 73
Total amount of fire losses incurred during the year	1,142 00

Business in the State of New York during the year.

Fire risks written	$1,161,718 00
Premiums received	2,548 44
Losses paid	1,142 00
Amount of losses incurred	1,142 00
Amount paid the Comptroller for taxes on premiums	13 08

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY.

SOUTHOLD.

[Incorporated April 30, 1836; commenced business July 6, 1837.]

JONATHAN B. TERRY, President. SILAS F. OVERTON, Secretary.

I. ASSETS.

Loans on bond and mortgage (first liens)		$47,025 00
Loans on bond and mortgage upon which more than one year's interest is due		3,750 00
Interest due and unpaid on bond and mortgage loans		169 57
Interest accrued thereon		903 01
Cash in office, $143.90; in bank, $10,942.78; total		11,086 68
Gross premiums in due course of collection		953 07
Premium notes	$360,042 72	
Aggregate amount of all actual available Assets		**$63,887 33**

II. LIABILITIES.

Net amount of unpaid losses and claims	$75 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	3,750 92
Total liabilities, except net surplus	$3,825 92
Surplus beyond all liabilities	**60,061 41**
Aggregate Liabilities, including net surplus	**$63,887 33**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$7,501 84	
Deduct return premiums	25 87	
Net cash received for premiums (all fire)		$7,475 97
Interest received on bonds and mortgages		2,741 54
Interest received from all other sources		251 19
Aggregate Receipts during the year in cash		**$10,468 70**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$3,260 51
Commissions and brokerage	1,124 12
Salaries and other charges of officers, clerks and other employes	1,794 18
State, national and local taxes	37 36
All other disbursements	314 10
Aggregate Disbursements during the year in cash	**$6,530 27**

V. MISCELLANEOUS.

Risks and Premiums.

In force December 31, 1898	$3,886,921	$7,526 87
In force December 31, 1899	3,901,371	7,501 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$3,901,371	$7,501 84	1-2	$3,750 92

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$241,066 48
Total losses paid since organization.....	172,893 16
Total amount of fire losses incurred during the year.....	3,335 51

Business in the State of New York during the year.

Fire risks written.....	$3,901,371 00
Premiums received	7,475 97
Losses paid	3,260 51
Amount of losses incurred.....	3,335 51
Amount paid the Comptroller for taxes on premiums.....	37 36

Fire and Fire-Marine Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of the Fire and Fire-Marine Insurance Companies of Other States Authorized to do Business in the State of New York, Showing Their Condition on the 31st Day of December, 1899.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1819; commenced business August 17, 1819.]

WILLIAM B. CLARK, President. WILLIAM H. KING, Secretary.

Capital stock of the Company paid up, $4,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$230,000 00
Loans on bond and mortgage (first liens).....	15,600 00
Interest accrued thereon.....	271 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 4 per cent. gold bds..	$100,000 00	134	$134,000 00
Arizona Territory 5 p. c. bonds....	15,000 00	107	16,050 00
New Mexico Territory 5 p. c. bds..	10,000 00	105	10,500 00
Alabama Class A 5 p. c. State bds.	10,000 00	112	11,200 00
Georgia 4½ per cent. State bonds..	25,000 00	110	27,500 00
Mississippi 6 per cent. State bds...	11,000 00	111	12,210 00
New Hampshire 6 p. c. State bds..	33,500 00	108	36,180 00
Tennessee 3 p. c. State bonds.....	23,000 00	96	22,080 00
Hartford Co., Conn., 4 p. c. bonds..	5,000 00	100	5,000 00
Mecklenburg Co., N. C., 6 p. c. bds.	67,000 00	118	79,060 00
Spokane Co., Wash., 6 p c. court house and jail bonds.....	25,000 00	107	26,750 00
Talbot Co., Ga., 6 p. c. court house bonds	11,000 00	109	11,990 00
Norwich, Conn., 7 p. c. town bds..	100,000 00	118	118,000 00
Americus, Ga., 6 p. c. city public buildings and school bonds.....	6,000 00	120	7,200 00
Albina, Oreg., city boulevard 6 p. c. bonds	25,000 00	128	32,000 00
Bainbridge, Ga., 6 p. c. city academy bonds	8,000 00	118	9,440 00
Boston, Mass., 6 p. c. city bonds..	30,000 00	109	32,700 00
Buffalo 7 p. c. city water bonds..	50,000 00	113	56,500 00
Chicago, Ill., 5 p. c. sanitary district bonds	50,000 00	113	56,500 00
City of Sioux Falls, S. Dak., 5 per c. funding bonds.....	25,000 00	102	25,500 00
Dallas, Tex., 5 p. c. city water and sewer bonds	50,000 00	112	56,000 00
Dalles, Oreg., city 6 p. c. water bonds	25,000 00	108	27,000 00
Dayton, O., 6 p. c. city street paving bonds	25,000 00	107	26,750 00
Fostoria, O., 5 p. c. city water bds.	25,000 00	104	26,000 00
Greensboro, N. C., 6 p. c. city school bonds	24,000 00	113	27,120 00
Greenville, Ala., 6 p. c. city school bonds	20,000 00	110	22,000 00
Hamilton, O., 5 p. c. city gas wks. bonds	20,000 00	102	20,400 00
Jersey City, N. J., 5 p. c. city hall bonds	25,000 00	120	30,000 00
Lexington, Ky., 5 p. c. city bonds.	50,000 00	110	55,000 00
Lockport, N. Y., 7 p. c. city bds..	5,000 00	100	5,000 00
Montreal, Can., 6 p. c. corp. stk..	19,000 00	105	19,950 00
Montreal, Can., harbor 4 p. c. bds.	4,000 00	100	4,000 00
New Brunswick, N. J., 7 per cent. water bonds	2,000 00	105	2,100 00
Ogden, Utah, city 5 p. c. imp. bds.	18,000 00	102	18,360 00
Port of Portland, Oreg., 5 p. c. gold bonds	50,000 00	119	59,500 00
Providence, R. I., 6 p. c. city bds.	50,000 00	101½	50,750 00
Rahway, N. J., 4 p. c. city adjustment bonds	22,000 00	95	20,900 00
Richmond, Va., 6 p. c. city bonds..	32,750 00	112	36,680 00

	Par value.	Carried at.	Market value.
Richmond, Va., 4 p. c. city bonds.	$12,000 00	105½	$12,660 00
Roanoke, Va., 6 p. c. city bonds...	30,000 00	109	32,700 00
St. Louis, Mo., 5 p. c. city gold bds.	50,000 00	100	50,000 00
Seattle, Wash., 5 p. c. city water and sewer bonds.....	50,000 00	106	53,000 00
Tacoma, Wash., 5 p. c. city water and light bonds.....	25,000 00	101	25,250 00
Toledo, O., 7.3 p. c. city special bonds	13,000 00	102	13,260 00
Topeka, Kas., 5 p. c. city funding bonds	25,000 00	103	25,750 00
Urbana, O., 4½ p. c. city bonds....	25,000 00	100	25,000 00
Watsonville, Cal., 6 p. c. school bonds	13,000 00	.....	13,500 00
Winston, N. C., 5 p. c. city bonds..	25,000 00	107	27,750 00
Winnipeg, Man., 4 p. c. city local improvement debenture bonds....	31,793 00	105	33,382 65
Brooklyn Wharf and Warehouse Co. 5 p. c. bonds.....	100,000 00	78	78,000 00
Loan and Guarantee Co. of Conn. 6 p. c. bonds.....	7,000 00	100	7,000 00
Central Safety Deposit Co., Chic., 5 per cent. bonds.....	30,000 00	100	30,000 00
Peoples' Gas Light & Coke Co., Chic., 5 p. c. refunding bonds....	50,000 00	110	55,000 00
North East School District, Hart., Conn., 3½ per cent. bonds.....	25,500 00	100	25,500 00
School District No. 2, Enfield, Ct., 4½ per cent. bonds.....	4,000 00	100	4,000 00
School District No. 24, Woodbridge, N. J., 7 per cent. bonds.....	2,000 00	102	2,040 00
State of Illinois Mason & Tazewell 7 p. c. drainage district bds.	8,000 00	103	8,240 00
Masonic Temple Corp., Wilmington, N. C., 7 p. c. bonds.....	20,000 00	100	20,000 00
Young Men's Christian Assoc., Wilmington, N. C., 6 p. c. bds..	20,000 00	100	20,000 00
Atlantic Mutual Ins. Co. 6 p. c. script	49,070 00	106	52,014 20
Albany & Susq. R. R. 1st. con. gtd. mtg. 7 per cent. bonds.....	50,000 00	121	60,500 00
Albany & Susq. R. R. 1st con. mtg. 6 per cent. bonds.....	50,000 00	116	58,000 00
Alabama Central R. R. 1st mtg. 6 per cent. gold bonds.....	25,000 00	112	28,000 00
Baltimore & Ohio R. R. Co. 1st mtg. 4 per cent. gold bonds.....	75,000 00	97	72,750 00
Buffalo, New York & Erie R. R. 1st mtg. 7 per cent. bonds.....	20,000 00	140	28,000 00
Canadian Pacific Railway Co. 5 per cent. land grant bonds.....	94,000 00	112	105,280 00
Central Branch Ry. Co. 1st mtg. 4 per cent. gold bonds.....	37,000 00	85	31,450 00
Centralia & Chester R. R. 1st mtg. 5 per cent. gold bonds.....	25,000 00	20	5,000 00
Central Pacific Ry. Co. 3½ per ct. mtg. gold bonds.....	1,000 00	80	800 00
Central Pacific Ry. Co. 1st mtg. 4 per cent. refunding gold bonds..	25,000 00	97½	24,375 00
Chesapeake & Ohio R. R. (Rich. & Allegheny Div.) 1st mtg. 4 per bonds	50,000 00	105	52,500 00
Cleveland, Columbus, Cin. & Ind. R. R. 1st con. 7 p. c. mtg. bds..	60,000 00	137	82,200 00
Chicago, Burl. & Quincy R. R. con. 7 per cent. mtg. bonds.....	77,000 00	114	87,780 00
Chicago, Burl. & Quincy R. R. 4 per cent. mtg. bonds.....	49,000 00	102	49,980 00
Chicago, Burl. & Quincy R. R. (Ill. Div.) 3½ per cent. mtg. bonds..	7,000 00	101	7,070 00
Chi., Burl. & Quincy R. R. (Neb. ex.) 4 per cent. mtg. bonds.....	25,000 00	110	27,500 00
Chi., Burl. & Quincy R. R. (Chi. & I. ex.) 5 p. c. mtg. bds.....	25,000 00	106	26,500 00
Chi., Mil. & St. Paul R. R. (Hast. & Dak. div.) 1st mtg. 7 p. c. bds.	50,000 00	129	64,500 00
Chi., Mil. & St. P. R. R. (Dubuque div.) 1st mtg. 6 per cent. bds....	25,000 00	133	33,250 00
Chi., Mil. & St. Paul R. R. (So. Minn. div.) 1st mtg. 6 p. c. bds.	50,000 00	120	60,000 00
Chi., Mil. & St. Paul R. R. gen. mtg. 4 per cent. bonds.....	10,000 00	110	11,000 00

	Par value.	Carried at.	Market value.
Chi. & Northwestern R. R. (Mad. ex.) 1st mtg. 7 per cent. bonds..	$30,000 00	133	$39,900 00
Chi. & Northwestern R. R. sinking fund 6 per cent. mtg. bonds.....	24,000 00	120	28,800 00
Chi. & Northwestern R. R. consol. sinking fund 7 per cent. bonds..	50,000 00	142	71,000 00
Chi. & Northwest. R. R. Co. gen. mtg. 3½ per cent. gold bonds....	86,000 00	106	91,160 00
Chicago North Shore St. Ry. Co. 6 per cent. bonds.....	25,000 00	110	27,500 00
Chicago, Rock Island & Pacific R. R. 6 per cent. mtg. bonds.....	60,000 00	132	79,200 00
Chicago, Rock Island & Pacific R. R. Co. gen. mtg. 4 p. c. gold bds.	100,000 00	106	106,000 00
Chicago & Western Indiana R. R. 6 per cent. mtg. bonds.....	13,000 00	106	13,780 00
Chicago & Western Indiana R. R. gen. mtg. 6 per cent. bonds.....	120,000 00	120	144,000 00
Cicero & Proviso St. Ry. Co., Chi., con. mtg. 5 per cent. gold bds....	25,000 00	105	26,250 00
Cincinnati, Dayton & Ironton R. R. 5 per cent. gold bonds.....	25,000 00	113½	28,375 00
Cincinnati, Hamilton & Dayton R. R. gen. mtg. 5 p. c. gold bds....	50,000 00	110	55,000 00
Cincinnati, Hamilton & Dayton R. R. con. sinking fund 7 p. c. bds..	32,000 00	119	38,080 00
Columbus & Toledo R. R. 1st mtg. 7 per cent. bonds.....	80,000 00	118	94,400 00
Columbus & Toledo R. R. 2d mtg. 7 per cent. bonds.....	14,000 00	103	14,420 00
Connecticut River R. R. 4 per cent. coupon scrip.....	15,000 00	101	15,150 00
Dayton & Western R. R. 6 per ct. mtg. bonds.....	28,000 00	111	31,080 00
Delaware & Hudson Canal Co. (Penn. div.) 7 p. c. mtg. bonds..	25,000 00	148	37,000 00
Flint & Pere Marquette R. R. 1st consol. 5 per cent. mtg. bonds...	25,000 00	103	25,750 00
Flint & Pere Marquette R. R. (Port Huron div.) 5 p. c. 1st mtg. bonds	25,000 00	106	26,500 00
Georgia R. R. & Bkg. Co. 6 per cent. debenture bonds.....	25,000 00	115	28,750 00
Hartford St. Ry. 5 per cent. mtg. bonds	50,000 00	102	51,000 00
Harlem River & Port Chester R. R. 1st mtg. 7 per cent. bonds.....	100,000 00	113	113,000 00
Harlem River & Port Chester R. R. 1st mtg. 6 per cent. bonds.....	50,000 00	109	54,500 00
Illinois Central R. R. Co. (Springfield div.) 1st mtg. 3½ p. c. bds..	100,000 00	98	98,000 00
Indianapolis & Vincennes R. R. 1st mtg. 7 per cent. bonds.....	50,000 00	120	60,000 00
Jeffersonville, Mad. & Indianapolis R. R. sinking fund 7 p. c. bds...	14,000 00	114	15,960 00
Keokuk & Des Moines R. R. 1st mtg. 5 per cent. bonds.....	40,000 00	112	44,800 00
Lake Shore & Michigan Southern R. R. (new) 3½ p. c. mtg. bds..	189,000 00	109	206,010 00
Louisville, New Albany & Chi. R. R. (C. & I. div.) 1st mtg. 6 per cent. bonds	25,000 00	116	29,000 00
Louisiana & Missouri River R. R. 1st mtg. 7 per cent. bonds.....	25,000 00	105	26,250 00
Lehigh Valley Terminal R. R. 1st mtg. guar. 5 p. c. gold bonds.....	50,000 00	113	56,500 00
Lehigh Valley Ry. Co. 1st mtg. guar. 4½ per cent. gold bonds....	50,000 00	110	55,000 00
Mahoning Coal R. R. 5 per cent. mtg. bonds	30,000 00	128	38,400 00
Michigan Central R. R. 2d mtg. 7 per cent. bonds.....	50,000 00	109	54,500 00
Minneapolis & St. Louis R. R. (Iowa Ex.) 1st mtg. 7 p. c. bds..	50,000 00	123	61,500 00
Minneapolis Union R. R. 6 per ct. gold mtg. bonds.....	50,000 00	133	66,500 00
Morris & Essex R. R. 1st mtg. 7 per cent. bonds.....	25,000 00	140	35,000 00
Morris & Essex R. R. 1st consol. 7 per cent. mtg. bonds.....	110,000 00	141	155,100 00
N. Y. C. & H. R. R. R. 1st mtg. 7 per cent. bonds.....	175,000 00	114	199,500 00

	Par value.	Carried at.	Market value.
N. Y. & Harlem R. R. 1st mtg. 7 per cent. bonds	$10,000 00	104	$10,400 00
N. Y., L. E. & W. R. R. 1st con. 7 per cent. gold bonds	45,000 00	140	63,000 00
New England R. R. 1st con. 5 per cent. mtg. bonds	50,000 00	130	65,000 00
N. Y. & New England R. R. 1st mtg. 7 per cent. bonds	50,000 00	119	59,500 00
N. Y., N. H. & Hart. R. R. 4 per cent. conv. debent. certificates	75,000 00	187	140,250 00
N. Y., Susq. & Western R. R. 1st mtg. 5 p. c. terminal bonds	25,000 00	110	27,500 00
Northwestern Union R. R. 1st mtg. 7 p. c. sinking fund bonds	25,000 00	145	36,250 00
Norfolk & Western R. R. gen. mtg. 6 per cent. bonds	50,000 00	130	65,000 00
North Chicago Electric Ry. Co. 6 per cent. mtg. bonds	25,000 00	110	27,500 00
North Chicago Street R. R. mtg. 5 per cent. bonds	25,000 00	106	26,500 00
Oswego R. R. Bridge Co. 1st mtg. 6 per cent. bonds	50,000 00	118	59,000 00
Ohio & West Virginia R. R. 1st mtg. 7 per cent. bonds	30,000 00	118	35,400 00
Pittsburgh, Fort Wayne & Chicago R. R. 1st mtg. 7 per cent. bonds.	75,000 00	140	105,000 00
Pittsburgh, Fort Wayne & Chicago R. R. 2d mtg. 7 per cent. bds.	81,000 00	140	113,400 00
Pittsburgh, Fort Wayne & Chicago R. R. 3d mtg. 7 per cent. bds.	40,000 00	135	54,000 00
Port Reading R. R. 1st mtg. 5 per cent. guar. gold bonds	25,000 00	109	27,250 00
St. Paul, Minneapolis & Manitoba R. R. 6 per cent. con. mtg. bds.	25,000 00	140	35,000 00
St. Paul & Northern Pacific R. R. 1st mtg. 6 per cent. gold bds.	50,000 00	130	65,000 00
St. Paul & Sioux City R. R. 1st mtg. 6 per cent. gold bonds	25,000 00	130	32,500 00
Southern Pacific R. R. Co. of Cal. 1st con. mtg. 5 p. c. gold bds.	25,000 00	106	26,500 00
Southern Ry. 1st consol. 5 per cent. gold bonds	25,000 00	106	26,500 00
Terre Haute & Peoria R. R. 1st mtg. 5 per cent. gold bonds	25,000 00	50	12,500 00
Toledo & Ohio Central R. R. (West. Div.) 1st mtg. 5 p. c. bds.	25,000 00	104	26,000 00
Vermont Valley R. R. 5 per cent. mtg. bonds	54,000 00	110	59,400 00
Wabash R. R. 1st mtg. 5 per cent. gold bonds	25,000 00	113	28,250 00
West Chicago Street R. R. Tunnel 5 per cent. bonds	50,000 00	104	52,000 00
West Shore R. R. 1st mtg. 4 per cent. bonds	50,000 00	112	56,000 00
Willmar & Sioux Falls R. R. 1st mtg. 5 per cent. gold bonds	25,000 00	119	29,750 00
American Telegraph & Cable Co. stock	40,000 00	96	38,400 00
Gold & Stock Telegraph Co. stock.	30,000 00	120	36,000 00
International Ocean Telegraph Co. stock	30,000 00	123	36,900 00
Northwest Telegraph Co. stock.	50,000 00	125	62,500 00
Connecticut River Co. stock	5,000 00	20	1,000 00
Underwriters' Salvage Co. of New York stock	1,000 00	50	500 00
Brooklyn Wharf & Warehouse Co. stock	8,400 00	.....	.....
Albany & Susquehanna R. R. Co. stock	50,000 00	205	102,500 00
Bald Eagle Valley R. R. Co stock.	25,000 00	205	51,250 00
Baltimore & Ohio R. R. Co. pref. stock	13,700 00	75	10,275 00
Cleveland, Cin., Chi. & St. Louis R. R. Co. pref. stock	75,000 00	107	80,250 00
Cleveland & Pittsburgh R. R. Co. stock	50,000 00	185	92,500 00
Chi., Burlington & Quincy R. R. Co. stock	41,700 00	122	50,874 00
Chi., Mil. & St. Paul Ry. Co. pref. stock	85,000 00	173	147,050 00
Chi. & Northwestern R. R. Co. pref. stock	35,000 00	203	71,050 00

	Par value.	Carried at.	Market value.
Chi., Rock Island & Pacific R. R. Co. stock	$33,000 00	106	$34,980 00
Connecticut River R. R. Co. stk.	30,000 00	275	82,500 00
Connecticut & Passumpsic Rivers R. R. Co. stock	50,000 00	105	52,500 00
Dayton & Michigan R. R. Co. pref. stock	15,000 00	200	30,000 00
Delaware & Bound Brook R. R. Co. stock	20,000 00	195	39,000 00
Fort Wayne & Jackson R. R. Co. pref. stock	50,000 00	145	72,500 00
Georgia R. R. & Banking Co. stk.	10,000 00	210	21,000 00
Joilet & Chicago R. R. Co. stock.	10,000 00	180	18,000 00
Kalamazoo, Allegan & Grand Rapids R. R. Co. stock	40,000 00	148	59,200 00
Keokuk & Des Moines R. R. Co. pref. stock	20,000 00	17½	3,500 00
Morris & Essex R. R. Co. stock.	50,000 00	185	92,500 00
N. Y. C. & H. R. R. R. Co. stock (with rights)	80,000 00	136	108,800 00
N. Y. & Harlem R. R. Co. stock.	25,000 00	405	101,250 00
N. Y., N. H. & Hartford R. R. Co. stock	187,500 00	211	395,625 00
Oswego & Syracuse R. R. Co. stk.	25,000 00	210	52,500 00
Pittsburgh, Fort Wayne & Chicago R. R. Co. stock	100,000 00	186	186,000 00
Peoria & Bureau Valley R. R. Co. R. R. Co. stock	15,000 00	185	27,750 00
Rensselaer & Saratoga R. R. Co. stock	100,000 00	200	200,000 00
St. Joseph, South Bend & Southern R. R. Co. pref. stock	12,500 00	50	6,250 00
St. Joseph, South Bend & Southern R. R. Co. com. stock	50,000 00	5	2,500 00
Valley (N. Y.) R. R. Co. stock....	20,000 00	130	26,000 00
Ætna National Bank, Hartford, Conn., stock	20,000 00	175	35,000 00
American Nat. Bank Hartford, Conn., stock	10,000 00	144	14,400 00
Charter Oak Nat. Bank, Hartford, Conn., stock	40,000 00	100	40,000 00
City Bank, Hartford, Conn., stock.	18,800 00	116	21,808 00
Connecticut River Banking Co., Hartford, Conn., stock	4,500 00	35	5,250 00
Farmers and Mechanics' Nat. Bk., Hartford, Conn., stock	35,000 00	118	41,300 00
First Nat. Bank, Hartford, Conn., stock	30,000 00	120	36,000 00
Hartford Nat. Bank, Hartford, Conn., stock	100,000 00	138	138,000 00
Nat. Exchange Bank, Hartford, Conn., stock	27,500 00	130	35,750 00
Phœnix Nat. Bk., Hartford, Conn., stock	100,000 00	125	125,000 00
State Bank, Hartford, Conn., stk..	55,000 00	120	66,000 00
American Exchange Nat. Bank, N. Y. City stock	40,000 00	190	76,000 00
Bank of the Manhattan Co., N. Y. City, stock	20,000 00	265	53,000 00
Bank of New York Nat. Banking Asso., N. Y. City, stock	30,000 00	260	78,000 00
Hanover Nat. Bank, N. Y. City, stock	10,000 00	750	75,000 00
Importers & Traders' Nat. Bank, N. Y. City, stock	30,000 00	525	157,500 00
Market & Fulton Nat. Bank, N. Y. City, stock	10,000 00	230	23,000 00
Merchants Nat. Bank, N. Y. City, stock	35,000 00	175	61,250 00
Merchants Exchange Nat. Bank, N. Y. City, stock	6,000 00	120	7,200 00
Mechanics Nat. Bank, N. Y. City, stock	30,000 00	210	63,000 00
Metropolitan Nat. Bank, N. Y. City, stock (in liquidation)	40,000 00	3	1,200 00
Nassau Bank, N. Y. City, stock..	10,000 00	170	17,000 00
Nat. Bank of Commerce, N. Y. City, stock	50,000 00	260	130,000 00
Nat. Bank of North America, N. Y. City, stock	20,000 00	205	41,000 00
Nat. Bank of the Republic, N. Y. City, stock	15,000 00	215	32,250 00

	Par value.	Carried at.	Market value.	
Nat. Butchers and Drovers' Bank, N. Y. City, stock	$7,500 00	97	$7,275 00	
Nat. City Bank, N. Y. City, stock	10,000 00	2,000	20,000 00	
Phenix Nat. Bank, N. Y. City stk.	6,000 00	11	6,660 00	
People's Bank, N. Y. City stock	5,000 00	225	11,250 00	
Third Nat. Bank, N. Y. City, stk. (in liquidation)	10,000 00	30	3,000 00	
Farmers & Mechanics' Nat. Bank, Philadelphia, Pa., stock	25,000 00	106	26,500 00	
First Nat. Bank, Albany, N. Y. stock	10,000 00	142	14,200 00	
New Britain Nat. Bank, N. Britain, Conn., stock	10,000 00	142	14,200 00	
Central Trust Co., N. Y. City, stk.	10,000 00	2,100	210,000 00	
Holland Trust Co., N. Y. City, stock	10,000 00	51	5,100 00	
Metropolitan Trust Co., N. Y. City, stock	10,000 00	450	45,000 00	
N. Y. Life Insurance & Trust Co., N. Y. City, stock	15,000 00	1,500	225,000 00	
U. S. Trust Co., N. Y. City, stk.	10,000 00	1,650	165,000 00	
Union Trust Co., N. Y. City, stk.	10,000 00	1,435	143,500 00	
Total par and market values	$8,154,713 00	.....	$11,420,613 85	$11,420,613 85

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Nat. Bk. of Commerce, N. Y., stk	$2,500 00	$6,500 00	$3,600 00	
Mechanics' Nat. Bank, N. Y., stk.	625 00	1,312 50		
St. Joseph, So. Bend & Southern R. R. Co. pref. stock	22,500 00	11,250 00	7,500 00	
Total amounts	$25,625 00	$19,062 50	$11,100 00	11,100 00
Cash in office, $3,318.43; in bank, $702,597.81; total				705,916 24
Interest accrued on special deposits				312 50
Interest due and accrued on collateral loans				142 08
Gross premiums in due course of collection				635,455 53
Aggregate amount of all actual available Assets				$13,019,411 20

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$100,087 17	
Losses unadjusted, including all reported and supposed losses	378,015 39	
Losses resisted, including interest, cost and expenses	18,746 23	
Total amount of claims for losses	$496,848 79	
Deduct reinsurance thereon	85,215 46	
Net amount of unpaid losses and claims		$411,633 33
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,232,595 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,903,368 97	
Unearned premiums, at 50 per cent. on inland navigation risks	76,307 29	
Total unearned premiums		3,212,271 54
Amount reclaimable on perpetual fire policies (95 per cent.)		66,583 28
All other liabilities, viz.: Commissions and brokerage, $107,067.49; return premiums, $64,240.49; total		171,307 98
Total liabilities, except capital and net surplus		$3,861,796 13
Joint-stock capital paid up in cash		4,000,000 00
Surplus beyond all liabilities		*5,157,615 07
Aggregate Liabilities, including paid up capital and net surplus		$13,019,411 20

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $5,150,490.85 by the deduction of $7,124.22 reinsurances not allowed.

III. RECEIPTS DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$4,565,250 99	$372,126 26	
Deduct reinsurance ($601,242.67), rebate and return premiums	890,545 60	102,959 09	
	$3,674,705 39	$269,167 17	
Net cash received for premiums			$3,943,872 56
Interest received on bonds and mortgages			1,138 78
Interest and dividends received from all other sources			510,517 83
Received for rent			4,949 69
Deposit premiums received on perpetual fire risks	$4,178 28		
Aggregate Receipts during the year in cash			$4,460,478 86

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$2,672,513 75	$245,464 57	
Deduct salvages and reinsurances	401,509 88	73,133 26	
	$2,271,003 87	$172,331 31	
Net amount paid for losses			$2,443,335 18
Dividends paid			720,000 00
Commissions and brokerage			631,610 84
Salaries and other charges of officers, clerks and other employes			286,958 16
State, national and local taxes			115,911 25
All other disbursements			305,298 43
Deposit premiums returned on perpetual risks	$1,323 25		
Aggregate Disbursements during the year in cash			$4,503,113 86

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1898	$553,225,998	$6,352,442 54	$6,226,316	$155,728 56
Written or renewed in 1899	407,465,549	4,537,066 43	140,823,106	390,598 89
Totals	$960,691,547	$10,889,508 97	$147,049,422	$546,327 45
Deduct expirations and cancellations	374,316,392	4,282,879 44	140,142,938	365,051 41
In force Dec. 31, 1898	$586,375,155	$6,606,629 53	$6,906,484	$181,276 04
Deduct amount reinsured	54,361,122	580,469 20	1,244,112	28,661 45
Net amount in force.	$532,014,033	$6,026,160 33	$5,662,372	$152,614 59
Perpetual risks (not included above)				$3,028,128 00
Premiums on same				70,087 65

Largest amount in any one hazard, $100,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned	Premiums unearned.
1899	One year or less	$201,812,907	$2,465,190 55	1-2	$1,232,595 28
1898	Two years	8,536,291	79,397 10	1-4	19,849 28
1899	Two years	8,202,811	78,738 41	3-4	59,053 81
1897	Three years	58,772,284	634,540 13	1-6	105,756 69
1898	Three years	75,485,907	776,822 97	1-2	388,411 49
1899	Three years	79,719,181	812,914 82	5-6	677,429 02
1896	Four years	3,011,131	31,868 05	1-8	3,983 50
1897	Four years	2,915,238	30,368 05	3-8	11,388 03
1898	Four years	4,463,598	48,298 09	5-8	30,186 30
1899	Four years	4,001,442	42,626 07	7-8	37,297 81
1895	Five years	11,738,972	148,844 65	1-10	14,884 46
1896	Five years	14,392,720	177,234 33	3-10	53,170 29
1897	Five years	16,197,325	200,153 59	1-2	100,076 79
1898	Five years	20,941,804	236,828 47	7-10	165,779 95
1899	Five years	21,822,422	262,335 05	9-10	236,101 55
Totals		$532,014,033	$6,026,160 33	.....	$3,135,964 25

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$155,241,672 47
Total losses paid since organization	85,641,084 50
Total cash dividends declared since the Company commenced business	25,073,365 00
Total dividends declared payable in stock since organization	2,805,000 00
Total par value of the Company's stock owned by the directors	217,000 00
Total amount loaned to stockholders not officers	3,600 00
Total amount of fire losses incurred during the year	2,247,301 58
Total amount of inland losses incurred during the year	158,681 16

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:	
Canada	$135,530 00
Georgia	27,500 00
Oregon	59,500 00
Virginia	49,340 00
Arizona	16,050 00
New Mexico	10,500 00

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$85,396,929 00	$110,733,402 00
Premiums received	556,523 27	112,404 26
Losses paid	354,218 73	74,755 85
Amount of losses incurred	352,397 15	29,376 65
Amount of taxes paid to the Insurance Department for fees and agents licenses	.....	656 10
Amount of taxes paid to various fire departments	.....	7,361 33

ALLEMANNIA FIRE INSURANCE COMPANY.

PITTSBURG, PA.

[Organized April 1, 1868; commenced business July 1, 1868.]

WILLIAM STEINMEYER, President. G. W. HAMMER, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$56,390 11
Loans on bond and mortgage (first liens)	324,062 59
Interest due and unpaid on bond and mortgage loans	2,668 50
Interest accrued thereon	5,007 70

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
U. S. Iron & Tin Plate Mfg. Co. bds	$5,000 00	$5,000 00	
Braddock Nat. Bank	7,400 00	29,600 00	
So. Side Gas Co.	2,500 00	2,500 00	
Citizens' Traction Co.	5,000 00	7,000 00	
Total par and market values	$19,900 00	$44,100 00	
			44,100 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
U. S. Iron & Tin Plate Mfg. Co.	$10,000 00	$10,000 00	$5,000 00	
Third National Bank	7,000 00	7,420 00	5,000 00	
Policy State Mutual L. As. Co. Mass., cash surrender value, $3,042	10,000 00	3,042 00	2,000 00	
Total amounts	$27,000 00	$20,462 00	$12,000 00	
				12,000 00

Cash in office, $5,543.03; in bank, $46,502.97; total	52,046 00
Interest due and accrued on stocks and bonds	322 00
Interest due and accrued on collateral loans	213 55
Gross premiums in due course of collection	35,479 69
Bills receivable, not matured, taken for premiums	1,266 22
All other assets, viz.: Rents due and accrued	535 38
Aggregate amount of all actual available Assets	$534,091 74

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,174 85	
Losses unadjusted, including all reported and supposed losses	15,444 36	
Losses resisted, including interest, cost and expenses	3,325 00	
Net amount of unpaid losses and claims		$27,944 21
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$30,335 33	
Unearned premiums, *pro rata*, on fire risks running more than one year	74,308 06	
Total unearned premiums		164,643 39
Salaries and other miscellaneous expenses, due and accrued		264 80
All other liabilities, viz.: Commissions and brokerage, $6,195.89; reinsurance, $1,083.17; total		7,279 06
Total liabilities, except capital and net surplus		$200,131 46

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	133,960 28
Aggregate Liabilities, including paid up capital and net surplus	**$534,091 74**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$305,137 34	
Deduct reinsurance ($20,947.74), rebate and return premiums	57,001 24	
Net cash received for premiums (all fire)		$248,136 10
Interest received on bonds and mortgages		19,542 88
Interest and dividends received from all other sources		2,608 15
Received for rent		2,474 00
Aggregate Receipts during the year in cash		**$272,761 13**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$139,372 98	
Deduct salvages and reinsurances	8,601 79	
Net amount paid for losses (all fire)		$130,771 19
Dividends paid		16,000 00
Commissions and brokerage		61,443 14
Salaries and other charges of officers, clerks and other employes		14,906 66
State, national and local taxes		7,941 27
All other disbursements		19,251 71
Aggregate Disbursements during the year in cash		**$250,313 97**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$34,070,455	$313,955 96
Written or renewed in 1899	29,659,202	303,994 83
Totals	$63,729,657	$617,950 79
Deduct expirations and cancellations	31,784,084	290,270 37
In force December 31, 1899	$31,945,573	$327,680 42
Deduct amount reinsured	2,984,931	34,380 10
Net amount in force	$28,960,642	$293,300 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$16,634,711	$180,670 66	1-2	$90,335 33
1897	Three years	1,735,724	12,129 73	1-6	2,021 62
1898	Three years	3,530,120	30,511 15	1-2	15,255 58
1899	Three years	6,319,154	61,460 20	5-6	51,216 84
1895	Five years	49,100	615 00	1-10	61 50
1896	Five years	69,750	897 00	3-10	269 10
1897	Five years	90,500	1,250 00	1-2	625 00
1898	Five years	167,918	1,657 53	7-10	1,160 27
1899	Five years	363,665	4,109 05	9-10	3,698 15
Totals		$28,960,642	$293,300 32	.....	$164,643 39

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$6,106,862 30
Total losses paid since organization	3,027,137 03
Total cash dividends declared since the Company commenced business.	360,600 00
Total dividends declared payable in stock since organization.....	50,000 00
Total par value of Company's stock owned by the directors.....	34,450 00
Total amount loaned to officers and directors.....	5,000 00
Total amount loaned to stockholders not officers.....	17,250 00
Total amount of fire losses incurred during the year.....	139,768 27

Business in the State of New York during the year.

Fire risks written	$4,703,460 00
Premiums received	42,116 87
Losses paid	30,845 13
Amount of losses incurred	26,603 67

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Organized and commenced business June 12, 1818.]

FRANCIS PEABODY, President. HENRY S. BEAN, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States bonds	$6,000 00	134	$8,040 00	
Old Boston National Bank stock	22,200 00	119¾	26,584 50	
New England National Bank stock	6,200 00	155	9,610 00	
Suffolk National Bank stock	6,600 00	109	7,194 00	
State National Bank stock	15,200 00	117¼	17,822 00	
National Union Bank stock	28,000 00	143¼	40,110 00	
Merchants' National Bank stock	10,000 00	170	17,000 00	
Tremont National Bank stock	2,800 00	50	1,400 00	
Washington National Bank stock	6,900 00	122	8,418 00	
National Shawmut Bank stock	19,300 00	165¼	31,893 25	
Boston & Albany R. R. stock	57,800 00	246	142,188 00	
Boston & Lowell R. R. stock	6,500 00	242	15,730 00	
Old Colony R. R. stock	20,000 00	205	41,000 00	
Merrimack Mfg. Co. stock	8,000 00	119½	9,560 00	
Chic., Burl. & Quincy R. R. (Denver Extension) bonds	49,000 00	101	49,490 00	
Eastern R. R. bonds	20,000 00	115	23,000 00	
Chic., Mil. & St. Paul R. R. (Dubuque Division) bonds	25,000 00	115	32,500 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. bonds	40,000 00	103½	41,400 00	
State of Massachusetts bonds	18,000 00	105½	18,990 00	
Boston Terminal Co. bonds	20,000 00	113¾	22,750 00	
Total par and market values	$387,500 00	.....	$564,679 75	$564,679 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Essex County Building Co.	$20,000 00	$20,000 00	$15,000 00	15,000 00
Cash in office, $5,654.34; in bank, $14,984.62; total				20,638 96
Interest due and accrued on stocks and bonds				2,819 48
Interest due and accrued on collateral loans				90 00
Gross premiums in due course of collection				32,951 13
All other assets, viz.: Due for reinsurance on losses paid				564 21
Aggregate amount of all actual available Assets				**$636,743 53**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,268 54	
Losses unadjusted, including all reported and supposed losses	25,674 88	
Total amount of claims for losses	$26,943 42	
Deduct reinsurances thereon	3,732 22	
Net amount of unpaid losses and claims		$23,211 20

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$77,551 18	
Unearned premiums, *pro rata*, on fire risks running more than one year	75,704 87	
Total unearned premiums		$153,256 05
Salaries and other miscellaneous expenses, due and accrued.		3,495 32
All other liabilities, viz.: Commissions and brokerage, $6,114.68; return premiums, $3,199.85; reinsurance, $3,388.95; total		12,703 48
Total liabilities, except capital and net surplus		$192,666 05
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		**144,077 48**
Aggregate Liabilities, including paid up capital and net surplus		**$636,743 53**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$292,272 18	
Deduct reinsurance ($47,638.10), rebate and return premiums	78,471 01	
Net cash received for premiums (all fire)		$213,801 17
Interest and dividends received from all other sources		22,176 17
Received from all other sources, viz.: Liquidated bank stocks		1,090 00
Aggregate Receipts during the year in cash		**$237,067 34**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$155,359 24	
Deduct salvages and reinsurances	22,797 83	
Net amount paid for losses (all fire)		$132,561 41
Dividends paid		18,000 00
Commissions and brokerage		46,648 44
Salaries and other charges of officers, clerks and other employes		18,131 61
State, national and local taxes		8,405 73
All other disbursements, viz.: Rent, underwriters' boards, internal revenue, etc., $19,790.94; loss on Globe National Bank stock, $17,000; total		36,790 94
Aggregate Disbursements during the year in cash		**$260,538 13**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$29,193,408	$323,433 63
Written or renewed in 1899	26,940,252	279,104 04
Totals	$56,133,660	$602,537 67
Deduct expirations and cancellations	21,684,967	233,832 74
In force December 31, 1899	$34,448,693	$368,704 93
Deduct amount reinsured	7,980,723	88,064 67
Net amount in force	$26,467,970	$280,640 26

Largest amount in any one hazard, $34,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$14,568,576	$155,102 35	1-2	$77,551 18
1898.....	Two years.....	67,175	491 98	1-4	122 87
1899.....		108,747	839 72	3-4	629 79
1897.....	Three years.....	1,547,665	18,261 89	1-6	3,043 65
1898.....		2,759,315	28,175 45	1-2	14,087 73
1899.....		2,907,363	29,176 75	5-6	24,313 95
1896.....	Four years.....	52,600	416 69	1-8	52 09
1897.....		42,975	389 72	3-8	146 15
1898.....		53,287	513 17	5-8	320 73
1899.....		71,106	657 42	7-8	575 24
1895.....	Five years.....	117,890	1,283 40	1-10	128 34
1896.....		376,947	3,865 25	3-10	1,159 58
1897.....		526,437	5,649 66	1-2	2,824 83
1898.....		1,803,522	19,676 08	7-10	13,773 26
1899.....		1,464,365	16,140 73	9-10	14,526 66
Totals		$26,467,970	$280,640 26	.....	$153,256 05

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$12,493,919 00
Total losses paid since organization.....	8,472,134 00
Total cash dividends declared since the Company commenced business	2,851,500 00
Total par value of the Company's stock owned by the directors.....	40,500 00
Total amount loaned to officers and directors.....	15,000 00
Total amount of fire losses incurred during the year.....	138,170 56

Business in the State of New York during the year.

Fire risks written.....	$2,374,824 00
Premiums received	13,827 70
Losses paid	5,082 73
Amount of losses incurred.....	10,681 48
Amount of taxes paid to various fire departments.....	166 51

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

[Organized February 20, 1846; commenced business April 1, 1846.]

E. O. DOREMUS, President. J. H. WORDEN, Secretary.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$272,859 29
Loans on bond and mortgage (first liens)	1,738,461 75
Loans on bond and mortgage upon which more than one year's interest is due (of which $11,800 is in process of foreclosure)	11,800 00
Interest due and unpaid on bond and mortgage loans	5,388 52
Interest accrued thereon	21,681 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States reg. 4 per cent. bds.	$175,000 00	100	$175,000 00	
U. S. coupon 4 per cent. bonds	25,000 00	100	25,000 00	
United New Jersey Railroad and Canal Co. gen. 4 per cent. bonds	50,000 00	109	54,500 00	
United New Jersey Railroad and Canal Co. gen. 4 per cent. bonds	50,000 00	109	54,500 00	
Morris & Essex (N. J.) first con. guar. 7 per cent. bonds	100,000 00	136	136,000 00	
Lehigh Valley Terminal (N. J.) first guar. gold 5 per cent. bonds	110,000 00	109	119,900 00	
N. Y. and Greenwood Lake (N. J.) guar. gold 5 per cent. bonds	100,000 00	105	105,000 00	
North Hudson County (N. J.) con. 5 per cent. bonds	100,000 00	107	107,000 00	
Consolidated Traction Co. (N. J.) 5 per cent. bonds	118,000 00	107	126,260 00	
Long Dock (Jersey City) con. gold 6 per cent. bonds	125,000 00	130	162,500 00	
N. Y. Susq. & West. R. R. Term. first mort. 5 per cent bonds	15,000 00	110	16,500 00	
Borough of Madison, N. J., 4½ per cent. road bonds	31,000 00	100	31,000 00	
The Newark Gas Co. first mortgage gold 6 per cent. bonds	60,000 00	126	75,600 00	
Am. Ins. Co.'s stock (par, $70,000; market, $175,000)	.....	.....	.....	
Total par and market values	$1,059,000 00	.....	$1,188,760 00	1,188,760 00

Cash in office, $2,266.54; in bank, $75,688.64; total	77,955 18
Interest due and accrued on stocks and bonds	12,660 41
Gross premiums in due course of collection	148,965 11
Bills receivable, not matured, taken for premiums	55,267 57
All other assets, viz.: Rents due and accrued, $1,501.23; due for reinsurance on losses paid, $7,844.40; total	9,345 63
Aggregate amount of all actual available Assets	$3,543,144 71

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,767 14	
Losses unadjusted, including all reported and supposed losses	113,031 51	
Losses resisted, including interest, cost and expenses	2,000 00	
Total amount of claims for losses	$126,798 65	
Deduct reinsurance thereon	40,094 01	
Net amount of unpaid losses and claims		$86,704 64

Unearned premiums, at 50 per cent. of premiums on fire and tornado risks running one year or less	$274,451 89	
Unearned premiums, *pro rata*, on fire and tornado risks running more than one year	1,141,339 53	
Total unearned premiums		$1,415,791 42
Cash dividends to stockholders and policyholders unpaid		4,547 60
All other liabilities, viz.: Commissions and brokerage, $20,254.56; reinsurance, $3,917.20; agents' fees, $1,386.23; total		25,557 99
Total liabilities, except capital and net surplus		**$1,532,601 65**
Joint-stock capital paid up in cash		**600,000 00**
Surplus beyond all liabilities		**1,410,543 06**
Aggregate Liabilities, including paid up capital and net surplus		**$3,543,144 71**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,304,525 67	
Deduct reinsurance ($117,331.05), rebate and return premiums	295,169 94	
Net cash received for premiums (fire and tornado)		$1,009,355 73
Interest received on bonds and mortgages		84,787 34
Interest and dividends received from all other sources		55,713 35
Received for rent		2,797 11
Aggregate Receipts during the year in cash		**$1,152,653 53**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$457,235 06	
Deduct salvages and reinsurances	67,935 47	
Net amount paid for losses (fire and tornado)		$389,299 59
Dividends paid (stockholders, $60,600; policyholders, $1,090)		61,690 00
Commissions and brokerage		147,818 42
Salaries and other charges of officers, clerks and other employes		66,241 22
State, national and local taxes		31,946 85
All other disbursements, viz.: Stationery, agency and miscellaneous expenses		63,357 87
Aggregate Disbursements during the year in cash		**$760,353 95**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1898	$274,975,390	$2,998,818 54
Written or renewed in 1899	260,005,996	1,456,642 99
Totals	$534,981,386	$4,455,461 53
Deduct expirations and cancellations	249,460,454	1,461,126 27
In force December 31, 1899	$285,520,932	$2,994,335 26
Deduct amount reinsured	26,289,215	321,974 40
Net amount in force	$259,231,717	$2,672,360 86

Largest amount in any one hazard, $25,000.

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$54,543,948	$548,903 78	1-2	$274,451 89
1898.....	Two years.....	515,174	3,918 89	1-4	979 72
1899.....		356,846	2,545 03	3-4	1,908 77
1897.....	Three years.....	34,432,765	322,490 98	1-6	53,748 50
1898.....		41,083,275	360,647 16	1-2	180,323 58
1899.....		44,306,277	359,214 45	5-6	299,345 38
1896.....	Four years.....	340,977	3,138 37	1-8	392 30
1897.....		358,957	3,266 53	3-8	1,224 95
1898.....		563,889	4,616 08	5-8	2,885 05
1899.....		534,861	4,294 94	7-8	3,758 07
1895.....	Five years.....	10,993,666	151,890 50	1-10	15,189 05
1896.....		12,775,241	163,372 58	3-10	49,011 77
1897.....		17,411,147	215,851 87	1-2	107,925 94
1898.....		19,305,180	253,647 61	7-10	177,553 33
1899.....		21,707,014	274,493 34	9-10	247,044 01
1898.....	Seven years.....	2,500	68 75	5-7	49 11
Totals		$259,231,717	$2,672,360 86	.....	$1,415,791 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$11,924,536 33
Total losses paid since organization.....	4,918,926 73
Total cash dividends declared since the Company commenced business.	2,287,385 26
Total dividends declared payable in stock since organization.....	600,000 00
Total par value of the Company's stock owned by the directors.....	43,435 00
Total amount of fire and tornado losses incurred during the year.....	448,570 90

Business in the State of New York during the year.

Fire and tornado risks written.....	$18,737,384 00
Premiums received	79,226 78
Losses paid	43,034 29
Amount of losses incurred.....	47,597 61

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

[Incorporated and commenced business February, 1853.]

GEORGE T. CRAM, President. JOHN H. ADAMS, Secretary.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$500,000 00
Loans on bond and mortgage (first liens).....	45,703 45

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. consols registered 4 per cent. bonds	$75,000 00	113	$84,750 00	
St. Louis Merchants' Bridge Co. 6 per cent. bonds.....	85,000 00	112	95,200 00	
Union Depot R. R. Co. 1st mtge. 6 per cent. bonds.....	75,000 00	120	90,000 00	
St. Louis, I. M. & S. R. R. Co. 5 per cent. bonds.....	25,000 00	108	27,000 00	
Laclede Gas Light Co. 5 per cent. bonds	29,000 00	100	29,000 00	
Laclede Gas Light Co. 5 per cent. bonds	23,000 00	107	24,600 00	
St. Louis & San Francisco R. R. Co. g. mtge. 5 per cent. bonds...	30,000 00	108	32,400 00	
St. Louis, C., B. & O. R. R. Co. 1st mtge. 6 per cent. bonds.....	18,000 00	107	19,250 00	
St. Louis County Park 6 per cent. bonds	15,000 00	113	16,950 00	
Mo. Electric Light & Power Co. 2d mtge. 6 per cent. bonds.....	20,000 00	118	23,600 00	
School District No. 1, Cass Co., Ill., 6 per cent. bonds.....	2,000 00	100	2,000 00	
National Bank of Commerce, St. Louis, 10 per cent. stocks.....	300,000 00	225	675,000 00	
Mechanics' Bank, St. Louis, 8 per cent. stock	16,600 00	200	33,200 00	
Boatmen's Bank, St. Louis, 7 per cent. stock	10,000 00	180	18,000 00	
Laclede Gas Light Co., St. Louis, 7 per cent. stock.....	4,800 00	100	4,800 00	
Total par and market values..	$728,400 00	.....	$1,175,750 00	
				1,175,750 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Broadway Real Estate Co. stock, St. Louis, Mo.....	$50,000 00	$50,000 00	$25,000 00	
National Bank of Commerce, St. Louis, Mo., stock.....	10,000 00	22,500 00	5,500 00	
Total amounts	$60,000 00	$72,500 00	$30,500 00	
				30,500 00

Cash in office, $3,178.73; in bank, $57,667.17; total.....	60,845 90
Gross premiums in due course of collection.....	128,524 75
Aggregate amount of all actual available Assets.....	**$1,941,324 10**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$26,819 07	
Losses unadjusted, including all reported and supposed losses	65,947 49	
Losses resisted, including interest, cost and expenses..	10,737 18	
Total amount of claims for losses	$103,503 74	
Deduct reinsurance thereon	6,070 96	
Net amount of unpaid losses and claims		$97,432 78
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$284,630 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	409,114 01	
Total unearned premiums		693,744 79
All other liabilities viz.: Commissions and brokerage		19,278 71
Total liabilities, except capital and net surplus		**$810,456 28**
Joint-stock capital paid up in cash		**600,000 00**
Surplus beyond all liabilities		**530,867 82**
Aggregate Liabilities, including paid up capital and net surplus		**$1,941,324 10**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,032,613 72	
Deduct reinsurance ($63,893.19), rebate and return premiums	204,402 15	
Net cash received for premiums (all fire)		$828,211 57
Interest and dividends received from all sources		63,601 02
Received for rent		14,839 27
Aggregate Receipts during the year in cash		**$906,651 86**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$599,320 17	
Deduct salvages and reinsurances	68,699 98	
Net amount paid for losses (all fire)		$530,620 19
Dividends paid		60,000 00
Commissions and brokerage		136,942 63
Salaries and other charges of officers, clerks and other employes		74,161 08
State, national and local taxes		24,721 70
All other disbursements		144,611 29
Aggregate Disbursements during the year in cash		**$971,056 89**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$113,213,570	$1,345,786 52
Written or renewed in 1899	87,427,251	1,049,146 00
Totals	$200,640,821	$2,394,932 52
Deduct expirations and cancellations	81,737,998	1,019,768 41
In force December 31, 1899	$118,902,823	$1,375,164 11
Deduct amount reinsured	2,672,517	30,687 90
Net amount in force	$116,230,306	$1,344,476 21

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$44,458,541	$569,261 56	1-2	$284,630 78
1898.....	Two years.....	245,742	2,156 66	1-4	539 16
1899.....		381,022	3,264 18	3-4	2,448 12
1897.....	Three years.....	12,255,775	135,335 09	1-6	22,555 84
1898.....		17,042,748	175,956 66	1-2	87,978 33
1899.....		17,945,027	180,029 55	5-6	150,024 62
1896.....	Four years.....	263,080	1,961 52	1-8	245 19
1897.....		255,226	1,904 44	3-8	714 16
1898.....		341,490	2,445 90	5-8	1,528 68
1899.....		410,867	3,349 23	7-8	2,930 57
1895.....	Five years.....	3,353,031	44,353 78	1-10	4,435 37
1896.....		5,339,020	58,214 14	3-10	17,464 24
1897.....		4,153,546	51,673 65	1-2	25,836 82
1898.....		4,457,489	53,499 75	7-10	37,449 82
1899.....		5,327,702	61,070 10	9-10	54,963 09
Totals		$116,230,306	$1,344,476 21	.....	$693,744 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$20,703,431 81
Total losses paid since organization.....	10,429,444 42
Total cash dividends declared since the Company commenced business.	1,406,412 40
Total par value of the Company's stock owned by the directors.....	97,775 00
Total amount loaned to officers and directors.....	25,000 00
Total amount of fire losses incurred during the year.....	531,882 78

Business in the State of New York during the year.

Fire risks written.....	$9,814,053 00
Premiums received	78,293 09
Losses paid	76,794 37
Amount of losses incurred.....	76,871 39
Amount of taxes paid to various fire departments.....	1,433 54

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized February 28, 1810; commenced business March 12, 1810.]

THOMAS H. MONTGOMERY, President. RICHARD MARIS, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$408,451 74
Loans on bond and mortgage (first liens)	1,011,477 71
Interest due and unpaid on bond and mortgage loans	6,000 21
Interest accrued thereon	15,455 64

Stocks, Bonds, etc., owned by the Company.

	Par value	Carried at.	Market value.
Philadelphia & Reading R. R. gen. mtg. 4 per cent. bonds	$62,000 00	86¾	$53,785 00
Philadelphia & Reading improvement 4 p. c. extended bonds	25,000 00	104	26,000 00
Steubenville & Indiana R. R. 5 per cent. bonds	21,000 00	113	23,730 00
Belt Road and Stock Yards bonds	20,000 00	115	23,000 00
Chicago & Western Indiana R. R. 6 per cent. bonds	7,000 00	105	7,350 00
Virginia & Tennessee R. R. 5 per cent. bonds	25,000 00	102½	25,625 00
State of Georgia 4½ per cent. bds.	25,000 00	119	29,750 00
Huntingdon & Broad Top Mountain R. R. '95 extended bonds	10,000 00	108	10,800 00
Huntingdon & Broad Top Mountain R. R. Car Trust bonds	10,000 00	100	10,000 00
Lehigh Valley R. R. annuity 6 per cent. bonds	51,000 00	124½	63,495 00
Lehigh Valley R. R. consol. mtg. 4½ per cent. bonds	25,000 00	100	25,000 00
Mortgage Trust Co. of Pennsylvania debenture bonds	25,000 00	73	18,250 00
Middlesex Banking Co. debenture bonds	25,000 00	100	25,000 00
Northern Central Ry. consol. 6 per per cent. bonds	15,000 00	111	16,650 00
Northern Pacific R. R. gen. lien and land grant gold bonds	15,000 00	65¾	9,862 50
Pennsylvania & New York Canal and Railroad 5 per cent. bonds	50,000 00	106	53,000 00
City of Portland water bonds	50,000 00	115	57,500 00
Wheeling & Lake Erie R. R. extension improvement bonds	15,000 00	92	13,800 00
Hughesville water bonds	20,000 00	100	20,000 00
Pittsburgh, Cin., Chic. & St. Louis R. R. 4½ per ct. bonds	30,000 00	114	34,200 00
Springfield water bonds	10,000 00	98½	9,850 00
Camden & Atlantic R. R. 5 per ct. bonds	15,000 00	110	16,500 00
Pittsburgh, Chartiers & Youghiogheny R. R. 4 per ct. bonds	10,000 00	95	9,500 00
Pittsburgh, Chartiers & Youghiogheny R. R. 6 per ct. bonds	14,000 00	102	14,280 00
Omaha Loan and Trust Company debenture bonds	10,000 00	100	10,000 00
Norfolk & West. R. R. car trust bonds	12,000 00	100	12,000 00
Ashtabula & Pittsburgh R. R. 6 per ct. bonds	15,000 00	116	17,400 00
Seaboard & Roanoke R. R. 5 per ct. bonds	20,000 00	104½	20,900 00
Electric & People's traction 4 per ct. bonds	35,000 00	97½	34,125 00
Berwyn water bonds	10,000 00	100	10,000 00
Second Avenue Traction Company, Pittsburgh bonds	11,000 00	116½	12,815 00

	Par value.	Carried at.	Market value.	
United Traction Co., Pittsburgh bonds	$25,000 00	112	$28,000 00	
Glenwood Highway Bridge Company bonds	10,000 00	112	11,200 00	
Northwestern Guaranty debenture bonds	6,000 00	40	2,400 00	
Northwestern Guaranty debenture bonds	4,500 00	40	1,800 00	
Northwestern Guaranty debenture bonds	18,000 00	40	7,200 00	
Pittsburgh, Cincinnati & St. Louis 7 per ct. bonds	9,000 00	103½	9,315 00	
Louisville & Nashville R. R. 4 per ct. bonds	20,000 00	98	19,600 00	
Philadelphia Bourse stock	1,000 00	7¾	155 00	
Philadelphia Bourse preferred stk.	375 00	10¼	153 75	
North. Pac. R. R. pref. stk.	15,000 00	74	11,100 00	
Cambria Iron Co. stock	25,000 00	42½	21,250 00	
Total par and market values.	$821,875 00	.....	$826,341 25	$826,341 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Lehigh Coal and Navigation Co., cons. mtg. bonds	$3,000 00	$3,900 00	$2,500 00	
Bethlehem Steel Co. stock	20,000 00	7,200 00		
Union Trust Co. stock	11,000 00	4,950 00		
N. Y. & Middle Coalfield stk.	2,200 00	2,200 00		
Merchants' Trust Co. stk.	9,150 00	4,758 00		
United Traction Co., Pitts. prf. stk.	5,000 00	4,700 00	50,000 00	
Welsbach Light Co. stk.	500 00	4,600 00		
Con. Traction Co., Pitts. prf. stk.	5,000 00	6,100 00		
Cambria Steel Co. stk.	25,000 00	10,250 00		
United Railway Trust certificates.	22,000 00	17,820 00		
Fourth St. Nat. B'k, Phila., stk.	500 00	865 00	600 00	
Total amounts	$103,350 00	$67,343 00	$53,100 00	53,100 00

Cash in office, $9,246.08; in bank, $153,983.44; total	163,229 52
Interest due and accrued on collateral loans	62 50
Gross premiums in due course of collection	120,003 13
All other assets, viz.: Rents due and accrued, $999.48; ground rents, $21,320; total	22,319 48
Aggregate amount of all actual available Assets	**$2,626,441 18**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$62,581 36	
Losses unadjusted, including all reported and supposed losses	103,208 04	
Losses resisted, including interest, cost and expenses	4,595 92	
Net amount of unpaid losses and claims		$170,385 32
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$483,751 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	495,548 81	
Total unearned premiums		979,300 31
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		569,820 94
All other liabilities, viz.: Commissions and brokerage		18,000 05
Total liabilities, except capital and net surplus		**$1,737,506 62**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		***388,934 56**
Aggregate Liabilities, including paid up capital and net surplus		**$2,626,441 18**

*Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $386,150.58 by the deduction of $2,783.98 reinsurances not allowed.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,592,447 75	
Deduct reinsurance ($198,528.78), rebate and return premiums	388,886 45	
Net cash received for premiums (all fire)		$1,203,561 30
Interest received on bonds and mortgages		56,170 88
Interest and dividends received from all other sources		43,085 21
Received for rent		10,186 63
Received from all other sources viz.: Policy surveys and transfers, $330.50; gain by perpetual policies canceled, $1,795.41; gain by sale of bonds, $5,538; ground rents, $289.20; net perpetual premiums received, $3,658.90; total.		11,612 01
Deposit premiums received on perpetual fire risks	$20,971 94	
Aggregate Receipts during the year in cash		$1,324,616 03

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,032,187 41	
Deduct salvages and reinsurances	174,673 45	
Net amount paid for losses (all fire)		$857,513 96
Dividends paid		40,000 00
Commissions and brokerage		255,597 98
Salaries and other charges of officers, clerks and other employes		115,620 00
State, national and local taxes		44,257 32
All other disbursements, viz.: Rent, $6,000; real estate expenses, $9,275.80; legal expenses, $1,100; express, postage, and stationery, $20,550.40; furniture and fixtures, $2,100.30; miscellaneous, $50,860.97; loss by sale of bonds, $3,564.17; total		93,451 54
Deposit premiums returned on perpetual risks	$17,313 04	
Aggregate Disbursements during the year in cash		$1,406,440 80

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$178,805,751	$1,984,403 26
Written or renewed in 1899	140,846,046	1,592,447 75
Totals	$319,651,797	$3,576,851 01
Deduct expirations and cancellations	129,000,387	1,475,138 64
In force December 31, 1899	$190,651,410	$2,101,712 37
Deduct amount reinsured	13,864,173	151,625 32
Net amount in force	$176,787,237	$1,950,087 05
Perpetual risks (not included above)		$23,238,872 00
Premiums on same		623,325 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$79,770,056	$967,503 00	1-2	$483,751 50
1897	Three years	22,266,585	227,480 12	1-6	37,913 35
1898		25,669,059	256,021 67	1-2	128,010 83
1899		21,371,016	199,934 15	5-6	166,611 79
1896	Four years	253,950	2,435 87	1-8	304 48
1897		255,600	2,512 87	3-8	942 32
1898		286,900	2,286 12	5-8	1,428 82
1899		218,250	1,794 60	7-8	1,570 27
1895	Five years	2,938,512	29,349 49	1-10	2,934 94
1896		5,055,881	54,611 10	3-10	16,383 33
1897		6,863,948	77,053 32	1-2	38,526 66
1898		6,672,465	72,199 86	7-10	50,539 90
1899		5,032,293	55,251 70	9-10	49,726 53

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1893	Seven years	$3,750	$63 75	1-14	$4 55
1894		4,500	172 50	3-14	36 96
1897		1,500	140 40	9-14	90 25
1899		3,500	56 00	13-14	52 00
1890	Ten years	20,115	115 70	1-20	5 78
1891		41,631	553 22	3-20	82 98
1892		15,525	111 78	1-4	27 94
1893		5,201	25 58	7-20	8 95
1896		1,400	21 00	13-20	13 65
1897		3,400	191 00	3-4	143 25
1898		5,000	28 50	17-20	24 22
1899		27,200	173 75	19-20	165 06
Totals		$176,787,237	$1,950,087 05	.....	$979,300 31

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$35,752,352 52
Total losses paid since organization	21,010,699 22
Total cash dividends declared since the Company commenced business	2,848,935 50
Total par value of the Company's stock owned by the directors	17,800 00
Total amount of fire losses incurred during the year	876,186 02

Amount deposited in Oregon for the protection of policyholders	$57,500 00

Business in the State of New York during the year.

Fire risks written	$21,177,098 00
Premiums received	167,490 54
Losses paid	156,536 79
Amount of losses incurred	170,760 34

ARMENIA INSURANCE COMPANY.

PITTSBURG, PA.

[Organized March 22, 1872; commenced business May 15, 1872.]

ALBERT PITCAIRN, President. W. D. McGILL, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$56,207 17
Loans on bond and mortgage (first liens)	273,277 00
Loans on bond and mortgage upon which more than one year's interest is due	10,250 00
Interest due and unpaid on bond and mortgage loans	1,620 25
Interest accrued thereon	4,199 59

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Westinghouse Machine Co. bonds	$10,000 00	.....	$10,000 00	
Birmingham, Knoxville & Allentown Traction Co. bonds	15,000 00	.....	15,375 00	
National Lead Co. pref. stock	10,000 00	.....	10,500 00	
Commercial National Bank stock.	1,100 00	.....	1,265 00	
Total par and market values..	$36,100 00	.....	$37,140 00	
				37,140 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bank of Secured Savings stock..	$5,000 00	$5,000 00	$3,000 00	
Birmingham, Knoxville & Allentown Traction Co. bonds	7,000 00	7,280 00	5,000 00	
Workingman's Savings Bank & Trust Co. stock	3,000 00	9,000 00	5,000 00	
Penn. Title & Trust Co. stock	1,000 00	1,300 00		
People's Nat'l Gas & Pipeage Co. stock	2,500 00	2,100 00	3,000 00	
East Liverpool Bridge Co. bonds..	3,000 00	3,300 00	2,450 00	
Economy Distilling Co. stock	5,000 00	5,000 00	2,500 00	
Birmingham, Knoxville & Allentown Traction Co. bonds	1,000 00	1,040 00	190 00	
Armenia Insurance Co. stock	10,900 00	8,720 00	*5,000 00	
Total amounts	$38,400 00	$42,740 00	$26,140 00	
*Deducted by Company			5,000 00	
				21,140 00

Cash in office, $1,024.34; in bank, $2,887.31; total	3,911 65
Interest due and accrued on stocks and bonds	350 00
Gross premiums in due course of collection	26,857 21
All other assets, viz.: Rents due and accrued	483 00
Aggregate amount of all actual available Assets	$435,435 87

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,475 00	
Losses unadjusted, including all reported and supposed losses	17,525 00	
Net amount of unpaid losses and claims		$26,000 00
Unearned premiums at 50 per cent. of premiums on fire risks running one year or less	$58,087 44	
Unearned premiums, *pro rata*, on fire risks running more than one year	84,754 30	
Total unearned premiums		142,841 74
Cash dividends to stockholders, unpaid		1,527 00
Borrowed money, due and to become due		32,500 00
All other liabilities, viz.: Commissions and brokerage		441 66
Total liabilities, except capital		**$203,310 40**
Joint-stock capital paid up in cash		**250,000 00**
Aggregate Liabilities, including paid up capital		**$453,310 40**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$225,127 60	
Deduct reinsurance, rebate and return premiums	16,199 04	
Net cash received for premiums (all fire)		$208,928 54
Interest received on bonds and mortgages		17,896 31
Interest and dividends received from all other sources		3,462 00
Received for rent		3,006 37
Received from all other sources, viz.: Profit on business placed		800 00
Aggregate Receipts during the year in cash		**$234,093 22**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$166,331 55	
Deduct salvages and reinsurances	7,035 05	
Net amount paid for losses (all fire)		$159,296 50
Dividends paid		9,620 00
Commissions and brokerage		58,132 49
Salaries and other charges of officers, clerks and other employes		7,640 00
State, national and local taxes		4,195 91
All other disbursements, viz.: Adjusting, agency and all other general expenses		13,094 05
Aggregate Disbursements during the year in cash		**$251,978 95**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$22,862,432	$266,253 54
Written or renewed in 1899	17,900 375	224,963 49
Totals	$40,762,807	$491,217 03
Deduct expirations and cancellations	16,658,900	203,167 69
In force December 31, 1899	$24,103,907	$288,049 34
Deduct amount reinsured	1,333,720	*15,685 45
Net amount in force	$22,770,187	$272,363 89

Largest amount in any one hazard, $8,000.

* Of this amount $6,584.51 is not allowed by the Insurance Law.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$8,127,952	$116,174 88	1-2	$58,087 44
1897	Three years	3,744,858	39,552 01	1-6	6,592 00
1898	Three years	5,079,830	56,063 63	1-2	28,031 82
1899	Three years	4,989,176	49,266 12	5-6	41,055 10
1898	Five years	416,340	5,505 50	7-10	3,853 85
1899	Five years	412,031	5,801 75	9-10	5,221 53
Totals		$22,770,187	$272,363 89	.....	$142,841 74

Answers to General Interrogatories.

Total premiums received since organization of the Company	$2,011,192 00
Total losses paid since organization	1,065,280 00
Total cash dividends declared since the Company commenced business.	372,500 00
Total par value of the Company's stock owned by the directors	115,100 00
Total amount loaned to officers and directors	18,450 00
Total amount loaned to stockholders not officers	3,000 00
Total amount of fire losses incurred during the year	167,459 29

Business in the State of New York during the year.

Fire risks written	$675,000 00
Premiums received	7,971 78
Losses paid	11,488 73
Amount of losses incurred	10,926 42

ATLANTA HOME INSURANCE COMPANY.

ATLANTA, GA.

[Organized September, 1881; commenced business November, 1882.]

ROBERT J. LOWRY, President. JOEL HURT, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$103,785 76
Loans on bond and mortgage (first liens)		143,132 00
Loans on bond and mortgage upon which more than one year's interest is due		22,060 41
Interest due and unpaid on bond and mortgage loans		2,795 63
Interest accrued thereon		5,113 48

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. registered 3 per cent. bonds.	$100,000 00	109½	$109,500 00	
State of Georgia registered bonds.	25,000 00	108	27,000 00	
City of Brooklyn, N. Y., bonds	25,000 00	100	25,000 00	
Atlanta Con. Street Ry. Co. bds.	55,000 00	103	56,650 00	
Atlanta & West Pt. R. R. deb. bonds	8,500 00	100	8,500 00	
City of Atlanta bonds	3,000 00	115	3,450 00	
City of Atlanta bonds	2,000 00	116	2,320 00	
City of Atlanta bonds	3,000 00	118¼	3,547 50	
City of Atlanta bonds	1,500 00	120	1,800 00	
Piedmont Exposition Co. bonds	1,500 00	100	1,500 00	
Georgia R. R. & Banking Co. bds.	1,000 00	112	1,120 00	
Fairburn, Ga., school bonds	415 00	100	415 00	
Fairburn, Ga., school bonds	445 00	100	445 00	
Fairburn, Ga., school bonds	490 00	100	490 00	
Fairburn, Ga., school bonds	400 00	100	400 00	
East Atlanta Land Co. stock	51,000 00	125	63,750 00	
Lowry Bkg. Co., Atlanta, Ga., stk.	30,000 00	120	36,000 00	
Bank of Social Circle, Ga., stock.	5,000 00	100	5,000 00	
Bank of Monroe, Ga., stock	4,000 00	100	4,000 00	
Clark Bkg. Co., Covington, Ga., stock	2,000 00	100	2,000 00	
Nat'l Exchange Bank, Augusta, Ga., stock	1,100 00	80	880 00	
Carrollton Bank, Ga., stock	1,000 00	100	1,000 00	
Eagle and Phenix Mills, Columbus, Ga., stock	4,000 00	100	4,000 00	
Total par and market values	$325,350 00	.....	$358,767 50	358,767 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Lowry Bank Co. stock	$10,000 00	$12,000 00	$8,544 16	
East Atlanta Land Co. stock	2,000 00	2,500 00	1,000 00	
Bohls Cigarette Machine Co. stock.	1,000 00	1,000 00	1,440 00	
First Nat'l Bank, Winston, N. C., stock	2,500 00	1,875 00		
Total amounts	$15,500 00	$17,375 00	$10,984 16	10,984 16

Cash in office, $484.35; in bank, $44,740.84; total	45,225 19
Interest due and accrued on stocks and bonds	3,231 68
Interest due and accrued on collateral loans	396 34
Gross premiums in due course of collection	33,478 86
All other assets, viz.: Due for reinsurance on losses paid	1,184 47
Aggregate amount of all actual available Assets	**$730,155 48**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$18,308 54	
Losses unadjusted, including all reported and supposed losses	37,377 69	
Losses resisted, including interest, cost and expenses..	30,600 00	
Total amount of claims for losses	$86,286 23	
Deduct reinsurance thereon	325 00	
Net amount of unpaid losses and claims		$85,961 23
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$87,102 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	71,334 36	
Total unearned premiums		158,436 53
All other liabilities, viz.: Reinsurance		1,033 53
Total liabilities, except capital		$245,431 29
Joint-stock capital paid up in cash		500,000 00
Aggregate Liabilities, including paid up capital		$745,431 29

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$410,676 97	
Deduct reinsurance ($41,995.17), rebate and return premiums	151,054 67	
Net cash received for premiums (all fire)		$259,622 30
Interest received on bonds and mortgages		21,679 56
Interest and dividends received from all other sources		12,147 45
Received for rent		4,982 18
Received from all other sources, viz.: Profit and loss		6,505 00
Aggregate Receipts during the year in cash		$304,936 49

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$326,568 93	
Deduct salvages and reinsurances	79,267 63	
Net amount paid for losses (all fire)		$247,301 30
Dividends paid		10,000 00
Commissions and brokerage		48,198 36
Salaries and other charges of officers, clerks and other employes		21,548 84
State, national and local taxes		7,414 94
All other disbursements, viz.: Rent, $1,416; advertising, printing, stationery, legal expenses and miscellaneous, $21,752.92; total		23,168 92
Aggregate Disbursements during the year in cash		$357,632 36

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$37,811,537	$394,760 23
Written or renewed in 1899	38,437,878	387,993 50
Totals	$76,249,415	$782,753 73
Deduct expirations and cancellations	49,293,578	468,181 95
In force December 31, 1899	$26,955,837	$314,571 78
Deduct amount reinsured	1,168,387	13,890 22
Net amount in force	$25,787,450	$300,681 56

Largest amount in ay one hazard, $44,050.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$16,171,881	$174,204 34	1-2	$87,102 17
1898	Two years	177,748	1,418 81	1-4	354 70
1899		177,367	1,645 86	3-4	1,234 41
1897	Three years	807,267	12,590 19	1-6	2,098 36
1898		3,347,288	35,202 42	1-2	17,601 21
1899		2,439,714	27,488 86	5-6	22,907 40
1896	Four years	4,100	48 40	1-8	6 05
1897		10,800	215 36	3-8	80 76
1898		45,800	625 87	5-8	391 15
1899		8,466	63 38	7-8	55 46
1895	Five years	327,788	7,448 45	1-10	744 84
1896		330,096	7,403 39	3-10	2,221 02
1897		256,265	5,741 61	1-2	2,870 80
1898		973,220	15,789 73	7-10	11,052 80
1899		709,050	10,794 89	9-10	9,715 50
Totals		$25,787,450	$300,681 56	.....	$158,436 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$2,275,126 22
Total losses paid since organization		1,044,568 44
Total cash dividends declared since the Company commenced business		305,796 64
Total dividends declared payable in stock since organization		130,000 00
Total par value of the Company's stock owned by the directors		140,700 00
Total amount loaned to officers and directors		21,000 00
Total amount loaned to stockholders not officers		11,194 16
Total amount of fire losses incurred during the year		276,066 08
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Louisiana	$27,375 00	
Illinois	27,000 00	

Business in the State of New York during the year.

Fire risks written	$6,404,834 00
Premiums received	62,703 07
Losses paid	109,565 04
Amount of losses incurred	136,485 04
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	713 68
Amount of taxes paid to various fire departments	1,367 58

BOSTON INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 23, 1873; commenced business January 20, 1874.]

RANSOM B. FULLER, President. THOMAS H. LORD, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$20,000 00
Loans on bond and mortgage (first liens).....	977,050 00
Interest due and unpaid on bond and mortgage loans.....	2,142 50
Interest accrued thereon.....	2,574 26

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
City of Boston 4 per cent. bonds..	$15,000 00	107	$16,050 00
City of Boston 4 per cent. bonds...	10,000 00	107¾	10,775 00
City of Bos. 4 p. c. wat. sup. bds.	50,000 00	113	56,500 00
City of Bos. 4 p. c. park loan bds.	50,000 00	113½	56,750 00
City of Newton 4 per cent. bonds..	25,000 00	112	28,000 00
Brookline Gas Light Co. 5 p. c. bds	25,000 00	109⅝	27,406 25
Ch. B. & Q. R. R. Co. 4 p. c. bs.	6,000 00	102	6,120 00
Ch., B. & Q. R. R. Co. 7 p. c. bds.	4,000 00	113	4,520 00
Bos & Low. R. R. Co. 4 p. c. bds.	25,000 00	113¼	28,312 00
Fitchburg R. R. Co. 5 per cent. bds	25,000 00	112	28,000 50
Fitchburg R. R. Co. 4 per cent. bds.	10,000 00	113½	11,350 00
Or. Sh. Line Ry. Co. 6 per ct. bds.	10,000 00	127	12,700 00
Or. Sh. L. Ry. 5 p. c. convert bds..	500 00	113	565 00
Ill. Cen. (L. Div.) 3½ p. ct. bds..	25,000 00	100⅛	25,031 25
L. Ev. & S. L. R. R. Co. 6 p. c.bds.	2,000 00	106	2,120 00
Toledo, St. Louis & Kan. City R. R. Co. 6 per cent bonds.....	20,000 00	115	23,000 00
West Shore R. R. Co. 4 p. c. bonds	5,000 00	112¼	5,612 50
Wis. Cen. Co 4 per cent bonds....	12,000 00	91⅞	11,025 00
N. Y. C. & H. R. R. R. Co. (Lake Shore) 3½ per cent bds...	20,000 00	95	19,000 00
Old Col. R. R. Co. 4 per ct. bds..	15,000 00	112	16,800 00
At. T. & S. Fe R. R. 4 per ct. bds	56,000 00	99½	55,720 00
At. T. & S. Fe. R. R. 4 per cent. adjustment bonds	30,000 00	79	23,700 00
Boston & Albany R. R. stock.....	35,000 00	245	85,750 00
Boston & Lowell R. R. stock.....	10,000 00	242	24,200 00
Chic., B. & Q. R. R. stock.....	54,000 00	122	65,880 00
Fitchburg R. R. pref. stock.....	25,000 00	115	28,750 00
Iron Railway Co. stock	29,700 00	50	14,850 00
N. Y. C. & H. R. R. R. Co. stock	50,000 00	131	65,500 00
N. Y., N. H. & Har. R. R. stock...	30,000 00	214	64,200 00
Old Colony R. R. Co. stock.....	10,000 00	202	20,200 00
Pullman Palace Car Co. stock....	30,000 00	186	55,800 00
Con. & Pasum. R. R. pref. stock.	5,000 00	163	8,150 00
A., T. & S. Fe R. R. pref. stock.	56,500 00	62	35,030 00
Union Pacific R. R. pref. stock....	10,000 00	75	7,500 00
Union Pacific R. R. com. stock..	15,000 00	48	7,200 00
Wisconsin Cen. Ry. pref. stock..	6,000 00	49	2,940 00
Wisconsin Cen. Ry. com. stock..	6,000 00	19	1,140 00
Chicago Mil. & St. Paul stock....	10,000 00	117½	11,750 00
Pennsylvania R. R. Co. stock.....	25,000 00	130¼	32,562 50
American Bell Telephone stock....	10,000 00	341	34,100 00
Manchester Mills stock.....	20,000 00	106	21,200 00
Atlantic Bank stock	10,000 00	126	12,600 00
Atlas Bank stock	11,000 00	118	12,980 00
Beverly Bank stock	13,000 00	144	18,720 00
Brookline Bank stock	10,000 00	125	12,500 00
Commercial Bank stock.....	36,500 00	79	28,835 00
Eliot Bank stock	30,000 00	143	42,900 00
Exchange Bank stock	10,000 00	146½	14,650 00
First Bank stock	10,000 00	190	19,000 00
First Bank, Salem, stock.....	10,000 00	84	8,400 00
Freeman's Bank stock	12,500 00	103¼	12,906 25

	Par value.	Carried at.	Market value.
Grand Bank, Marblehead, stock..	$1,700 00	115	$1,955 00
Hide and Leather Bank stock....	11,000 00	116	12,760 00
Lincoln Bank stock (in liquidat'n).	16,600 00	10	1,660 00
Mercantile Bank, Salem, stock..	10,000 00	102	10,200 00
Merchants' Bank stock.....	25,000 00	171	42,750 00
Merchants' Bank, Salem, stock...	5,000 00	130	6,500 00
National Shawmut Bank	20,000 00	164	32,800 00
Naumkeag Bank stock.....	10,000 00	126¼	12,625 00
New England Bank stock	15,000 00	150¾	22,612 50
Old Boston Bank stock.....	10,000 00	119¾	11,975 00
Railroad Bank, Lowell, stock	5,000 00	129	6,450 00
Republic Bank stock	15,000 00	175	26,250 00
Second Bank stock	20,000 00	176	35,200 00
State Bank stock	30,000 00	120	36,000 00
Suffolk Bank stock	6,700 00	109	7,303 00
Tremont Bank stock	5,000 00	75	3,750 00
Total par and market values..	$1,236,700 00	.....	$1,510,041 75

$1,510,041 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Boston Safe Deposit & Tr. Co. stk.	$8,300 00	$18,675 00	$15,000 00

	15,000 00
Cash in office, $4,704.14; in bank, $184,464.49; total.....	189,168 63
Interest due and accrued on stocks and bonds.....	3,672 50
Interest due and accrued on collateral loans.....	53 92
Gross premiums in due course of collection.....	221,222 16
Bills receivable, not matured, taken for premiums.....	101,758 72
All other assets, viz.: Due for reinsurance on losses paid...	1,772 52
Aggregate amount of all actual available Assets.....	$3,044,456 96

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	$17,237 03	
Losses unadjusted, including all reported and supposed losses	173,248 31	
Losses resisted, including interest, cost and expenses...		
Total amount of claims for losses.....	$190,485 34	
Deduct reinsurance thereon.....	14,006 90	
Net amount of unpaid losses and claims.....		$176,478 44
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$167,799 65	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	153,974 22	
Unearned premiums, at 50 per cent. on inland navigation risks	232,024 54	
Unearned premiums, at 60 per cent. on time marine risks		
Total unearned premiums.....		553,798 41
All other liabilities, viz.: Commissions and brokerage, $22,381.74; reinsurance, $1,649.94; total.....		24,031 68
Total liabilities, except capital and net surplus.....		$754,308 53
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond all liabilities.....		1,290,148 43
Aggregate Liabilities, including paid up capital and net surplus.....		$3,044,456 96

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross cash premiums received.....	$612,416 57	$890,509 55
Deduct reinsurance ($184,223.89), rebate and return premiums	182,072 62	134,196 17
	$430,343 95	$756,313 38
Net cash received for premiums.....		$1,186,657 33

Interest received on bonds and mortgages	$40,611 84
Interest and dividends received from all other sources	66,591 80
Received for rent	38 20
Received from all other sources, viz.: Refund bank tax, $5,842.84; profit on sale of stock, $3,621.73; total	9,464 57
Aggregate Receipts during the year in cash	**$1,303,363 74**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$325,540 08	$875,758 30	
Deduce salvages and reinsurances	78,812 24	166,689 51	
	$246,727 84	$709,068 79	
Net amount paid for losses			$955,796 63
Dividends paid			100,000 00
Commissions and brokerage			139,603 69
Salaries and other charges of officers, clerks and other employes			126,197 84
State, national and local taxes			29,082 03
All other disbursements, viz.: Rent, $11,057.55; advertising and printing, $10,606.39; furniture and fixtures, $460.54; legal expenses, $884.32; internal revenue, $6,514.08; real estate expenses, $161.24; miscellaneous expenses, $40,703.58; total			70,387 70
Aggregate Disbursements during the year in cash			**$1,421,067 89**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$42,122,364	$407,942 06	$5,881,443	$387,485 25
Written or renewed in 1899	64,271,560	632,424 27	161,106,082	926,220 06
Totals	$106,393,924	$1,040,366 33	$166,987,525	$1,313,705 81
Deduct expirations and cancellations	41,039,544	378,126 41	160,487,335	912,621 76
In force Dec. 31, 1899	$65,354,380	$662,239 92	$6,500,190	$401,083 55
Deduct amount reinsured.	9,378,161	89,470 79	640,501	24,274 31
Net amount in force	$55,976,219	$572,769 13	$5,859,689	$376,809 24

Largest amount in any one hazard, $211,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$30,542,602	$335,599 29	1-2	$167,799 65
1898	Two years	185,299	1,335 62	1-4	333 90
1899	Two years	213,511	1,956 71	3-4	1,467 53
1897	Three years	2,713,123	25,617 66	1-6	4,269 61
1898	Three years	5,515,106	43,670 82	1-2	21,835 41
1899	Three years	8,501,337	74,585 27	5-6	62,154 39
1896	Four years	21,400	294 16	1-8	36 77
1897	Four years	63,451	599 32	3-8	224 75
1898	Four years	195,587	1,675 39	5-8	1,047 12
1899	Four years	207,183	1,933 29	7-8	1,691 63
1896	Five years	642,465	7,283 82	3-10	2,185 15
1897	Five years	1,522,531	17,186 38	1-2	8,593 19
1898	Five years	2,308,200	23,967 47	7-10	16,777 23
1899	Five years	3,347,124	37,063 93	9-10	33,357 54
Totals		$55,976,219	$572,769 13	.....	$321,773 87

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$29,420,868 53
Total losses paid since organization	20,496,140 25
Total cash dividends declared since the Company commenced business	2,130,000 00
Total par value of the Company's stock owned by the directors	111,300 00
Total amount loaned to officers and directors	9,000 00
Total amount loaned to stockholders not officers	4,000 00
Total amount of fire losses incurred during the year	339,863 52
Total amount of ocean marine losses incurred during the year	801,272 30
Total amount of inland marine losses incurred during the year	

Business in the State of New York during the year.

	Fire	Marine and Inland.
Risks written	$11,931,945 00	$36,231,119 00
Premiums received	77,813 67	266,417 74
Losses paid	59,933 52	328,437 33
Amount of losses incurred	61,911 67	336,813 33
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	.....	5,312 20
Amount of taxes paid to various fire departments	.....	796 38

CAPITAL FIRE INSURANCE COMPANY.

CONCORD, N. H.

[Organized March 10, 1886; commenced business March 19, 1886.]

LYMAN JACKMAN, President. CHARLES L. JACKMAN, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$103,687 03
Loans on bond and mortgage (first liens)	99,055 58
Interest due and unpaid on bond and mortgage loans	200 00
Interest accrued thereon	1,701 24

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of Portsmouth, N. H., 4 per cent. bonds	$40,000 00	108	$43,200 00	
City of Dover, N. H., 4 per cent. bonds	26,000 00	107	27,820 00	
City of Concord, N. H., 4 per cent. bonds	25,000 00	111	27,750 00	
New Hampshire Trust Co., Manchester, N. H., 4 per cent. bonds	6,300 00	100	6,300 00	
Iowa Loan and Trust Co., Des Moines, Ia., 5 per cent. bonds	5,000 00	100	5,000 00	
Muscatine Mortgage and Trust Co., Muscatine, Ia., 6 per cent. bonds	3,500 00	80	2,800 00	
City Water Co., Merrill, Wis., 6 per cent. bonds	5,000 00	100	5,000 00	
Central Loan and Debenture Co., Kansas City, Mo., 6 p. ct. bds.	3,770 00	80	3,016 00	
Winfield Water Co., Winfield, Kan., 4 per cent. bonds	3,000 00	100	3,000 00	
Johnson Loan and Trust Co., Ark. City, Kan., 6 per cent. bonds	1,620 00	37.96	615 00	
Grand Forks, Dakota, Gas & Electric Co. 6 per cent. bonds	2,500 00	100	2,500 00	
Wichita, Kan., Water Co. 6 per cent. bonds	2,000 00	100	2,000 00	
Metropolitan West End R. R. Co. 4 per cent. bonds	1,000 00	96	960 00	
Nebraska Loan and Trust Co., Hastings, Neb., 6 per cent. bds.	1,000 00	100	1,000 00	
City of Kingman, Kan., Water Co. 6 per cent. bonds	1,000 00	50	500 00	
Town of Montrose, Col., 4 per cent. bonds	800 00	100	800 00	
Denver Consolidated Electric Co. 6 per cent. bonds	1,000 00	100	1,000 00	
Denver Consolidated Gas and Electric Co. 5 per cent. bonds	5,000 00	88	4,400 00	
C. & M. R. R. (class 4) stock	6,000 00	200	12,000 00	
Page Belting Co., Concord, N. H., pref. stock	1,250 00	100	1,250 00	
Prescott Piano Co., Concord, N. H., pref. stock	2,500 00	100	2,500 00	
Amoskeag Manuf. Co., Manchester, N. H., stock	1,000 00	177½	1,775 00	
Nashua Manufacturing Co., Nashua, N. H., stock	1,000 00	126	1,260 00	
West Side Construction Co. stock	200 00	50	100 00	
Pullman Palace Car Co. stock	3,000 00	188⅓	5,550 00	
Concord Real Estate Co. stock	5,000 00	100	5,000 00	
National Bank of Lebanon, N. H., stock	1,000 00	125	1,250 00	
Armory Manufacturing Co. stock	1,000 00	126	1,260 00	
Metropolitan West Side R. R. pref. stock	1,000 00	78	780 00	
Metropolitan West Side R. R. com. stock	200 00	22	44 00	
Total par and market values	$156,640 00	.....	$170,430 00	170,430 00

Cash in office, $683.11; in bank, $21,793.90; total		$22,477 01
Interest due and accrued on stocks and bonds		896 67
Gross premiums in due course of collection		45,851 16
All other assets, viz.: Rents due and accrued, $605.83; due for reinsurance on losses paid, $491.34; accrued interest on savings bank deposits, $73.07; total		1,170 24
Aggregate amount of all actual available Assets		**$445,468 93**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$4,451 53	
Losses unadjusted, including all reported and supposed losses	12,819 44	
Losses resisted, including interest, cost and expenses	177 98	
Total amount of claims for losses	$17,448 95	
Deduct reinsurance thereon	377 35	
Net amount of unpaid losses and claims		$17,071 60
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$74,275 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	80,252 73	
Total unearned premiums		154,528 23
Salaries and other miscellaneous expenses, due and accrued		7,279 35
Borrowed money, due and to become due		11,000 00
All other liabilities, viz.: Taxes and assessments, 78 cents; commissions and brokerage, $9,529.31; return premiums, $5,786.26; reinsurance, $1,106.53; expense, $67.62; revenue, $130.32; total		16,620 82
Total liabilities, except capital and net surplus		$206,500 00
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**38,968 93**
Aggregate Liabilities, including paid up capital and net surplus		**445,468 93**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$328,983 70	
Deduct reinsurance ($77,585.52), rebate and return premiums	120,636 02	
Net cash received for premiums (all fire)		$208,347 68
Interest received on bonds and mortgages		6,211 51
Interest and dividends received from all other sources		7,279 12
Received for rent		5,177 33
Aggregate Receipts during the year in cash		**$227,015 64**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$207,495 42	
Deduct salvages and reinsurances	52,653 41	
Net amount paid for losses (all fire)		$154,842 01
Dividends paid		8,000 00
Commissions and brokerage		47,983 67
Salaries and other charges of officers, clerks and other employes		12,848 37
State, national and local taxes		5,431 85
All other disbursements, viz.: Rent, $599.09; taxes on real estate and other investments, $1,138.18; advertising, printing and stationery, $1,623.53; miscellaneous and loss expenses, $7,427.41; war revenue, $1,194.35; Insurance Department fees and agents' licenses, $1,081.70; total		13,064 26
Aggregate Disbursements during the year in cash		**$242,170 16**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$27,333,704	$347,321 13
Written or renewed in 1899	28,415,159	326,764 68
Totals	$55,748,863	$674,085 81
Deduct expirations and cancellations	25,417,100	300,611 05
In force December 31, 1899	$30,331,763	$373,474 76
Deduct amount reinsured	6,196,546	88,961 74
Net amount in force	$24,135,217	$284,513 02

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$11,390,686	$148,551 00	1-2	$74,275 50
1898	Two years	103,654	845 99	1-4	211 50
1899	Two years	244,281	1,727 84	3-4	1,295 88
1897	Three years	1,260,597	15,513 48	1-6	2,585 58
1898	Three years	2,294,093	27,460 90	1-2	13,730 45
1899	Three years	3,488,352	34,332 25	5-6	28,610 21
1896	Fours years	104,615	1,104 12	1-8	138 02
1897	Fours years	136,523	1,386 88	3-8	520,08
1898	Fours years	172,391	1,789 28	5-8	1,118 30
1899	Fours years	291,213	2,964 61	7-8	2,594 03
1895	Five years	462,038	5,207 85	1-10	520 79
1896	Five years	706,308	7,645 54	3-10	2,293 66
1897	Five years	853,200	8,813 71	1-2	4,406 86
1898	Five years	1,037,208	11,126 23	7-10	7,788 36
1899	Five years	1,590,058	16,043 34	9-10	14,439 01
Totals		$24,135,217	$284,513 02	.....	$154,528 23

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,655,412 50
Total losses paid since organization	985,262 76
Total cash dividends declared since the Company commenced business.	93,614 00
Total par value of the Company's stock owned by the directors	46,800 00
Total amount of fire losses incurred during the year	145,781 05

Business in the State of New York during the year.

Fire risks written	$5,557,433 00
Premiums received	22,590 67
Losses paid	23,397 95
Amount of losses incurred	23,047 70
Amount of taxes paid to various fire departments	477 73

CITIZENS' INSURANCE COMPANY.

PITTSBURG, PA.

[Organized March 7, 1849; commenced business March, 1850.]

J. R. SNIVELY, President. HOWARD WELCH, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$120,000 00
Loans on bond and mortgage (first liens)	309,302 20
Interest due and unpaid on bond and mortgage loans	870 00
Interest accrued thereon	4,965 85

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Allegheny county comp. bds	$1,000 00	105	$1,050 00	
H. C. Frick Coke Co. bonds	10,000 00	105	10,500 00	
Pittsburgh, Crafton & Mansfield St. Ry. bonds	10,000 00	107	10,700 00	
Millvale, Etna & Sharpsburg St. Ry. bonds	10,000 00	108	10,800 00	
Pittsburgh, Shenango & Lake Erie Ry. bonds	15,000 00	109	16,350 00	
Monongahela Light and Power Co. bonds	10,000 00	103	10,300 00	
Safe Deposit & Trust Co., of of Pittsburgh stock	5,000 00	69	6,900 00	
Allegheny Bridge Co., of Pittsburgh stock	6,250 00	58	14,500 00	
Pitts., McKeesport & Yough. R. R. stock	10,000 00	67½	13,500 00	
First Nat. B'k of Allegheny stk	10,000 00	122	12,200 00	
First Nat. B'k of Pittsburgh stk.	8,400 00	240	20,160 00	
Marine Nat. B'k of Pittsburgh stock	13,300 00	95	12,635 00	
Allegheny Nat. B'k of Pittsburgh stock	10,000 00	66	13,200 00	
Duquesne Nat. B'k of Pitts. stk	16,500 00	198	32,670 00	
Mechanics' Nat. B'k of Pitts. stk.	1,500 00	110	3,300 00	
Met. Nat. B'k of Pitts. stk	10,000 00	125	12,500 00	
M. & M. Nat. B'k of Pitts. stk	3,000 00	89½	5,370 00	
Lincoln Nat. B'k of Pitts. stk	5,000 00	80	8,000 00	
Citizens' Nat. Bank. of Pitts. stk.	6,250 00	65	8,125 00	
Third Nat. Bank of Pitts. stock.	6,500 00	108	7,020 00	
Iron City Nat. B'k of Pitts. stk	8,700 00	85	14,790 00	
Exchange Nat. Bank of Pitts. stk.	8,700 00	85	14,790 00	
Guarantee Co. of N. America stk.	250 00	65	325 00	
Allegheny Trac. Co. of Pitts. stk.	10,000 00	54	10,800 00	
Total par and market values	$189,400 00	.....	$259,455 00	259,455 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
P. C. & St. L. R'y Co. bonds	$1,000 00	1,100 00	$3,000 00	
Mt. Oliver Incline Plane Co. bonds.	2,000 00	2,200 00	3,000 00	
Fifth National Bank stock	10,000 00	12,500 00	10,000 00	
Pgh. Nat. Bank of Commerce stk.	1,200 00	3,900 00	3,200 00	
United Traction Co. bonds	13,000 00	14,170 00	10,650 00	
Allegheny Bridge Co. stock	1,000 00	2,320 00	1,200 00	
Westinghouse Air Brake Co. stk.	3,200 00	12,480 00	5,350 00	
New Castle Electric Co. bonds	10,000 00	10,200 00	.....	
United Gas Imp. Co. stock	5,000 00	15,550 00	21,500 00	
Monongahela Light & Power Co. bond	1,000 00	1,030 00	200 00	
Fifth Ave. Bank stock	1,000 00	760 00	600 00	
Total amounts	$48,000 00	$76,210 00	$55,700 00	55,700 00

Cash in office, $7,345.51; in bank, $28,959.39; total	$36,304 90
Interest due and accrued on collateral loans	235 50
Gross premiums in due course of collection	29,095 66
All other assets, viz.: Rents due and accrued	889 43
Aggregate amount of all actual available Assets	**$816,818 54**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,009 51	
Losses unadjusted, including all reported and supposed losses	22,133 47	
Losses resisted, including interest, cost and expenses	1,000 00	
Total amount of claims for losses	$34,142 98	
Deduct reinsurance thereon	*4,870 84	
Net amount of unpaid losses and claims		$29,272 14
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$79,155 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	95,384 31	
Total unearned premiums		174,540 27
All other liabilities, viz.: Taxes and assessments, $4,521.12; commissions and brokerage, $3,941.74; reinsurance, $478.88; total		8,941 74
Total liabilities, except capital and net surplus		**$212,754 15**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**104,064 39**
Aggregate Liabilities, including paid up capital and net surplus		**$816,818 54**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$265,162 92	
Deduct reinsurance ($25,675.40), rebate and return premiums	51,399 70	
Net cash received for premiums (all fire)		$213,763 22
Interest received on bonds and mortgages		19,226 00
Interest and dividends received from all other sources		13,452 88
Received for rent		8,021 48
Received from all other sources, viz.: Profit on N. Y. and Cleveland Gas & Coal Co. stock		525 00
Aggregate Receipts during the year in cash		**$254,988 58**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount for losses	$157,594 26	
Deduct salvages and reinsurances	16,958 54	
Net amount paid for losses (all fire)		$140,635 72
Dividends paid		30,000 00
Commissions and brokerage		51,443 15
Salaries and other charges of officers, clerks and other employes		13,860 00
State, national and local taxes		8,896 03
All other disbursements		15,672 58
Aggregate Disbursements during the year in cash		**$260,507 48**

*Of this amount $772.64 is not allowed by the Insurance Law.

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$26,249,518	$309,509 17
Written or renewed in 1899	24,085,862	270,942 83
Totals	$50,335,380	$580,452 00
Deduct expirations and cancellations	19,119,990	228,486 46
In force December 31, 1899	$31,215,390	$351,965 54
Deduct amount reinsured	1,465,267	17,076 90
Net amount in force	$29,750,123	$334,888 64

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$12,995,673	$149,944 36	1-2	$74,972 18
1898	Two years	102,385	1,107 92	1-4	276 98
1899	Two years	143,116	1,605 87	3-4	1,204 40
1897	Three years	4,037,787	43,686 47	1-6	7,281 08
1898	Three years	4,551,072	49,260 77	1-2	24,630 38
1899	Three years	5,541,049	60,629 41	5-6	50,524 51
1896	Four years	15,500	200 00	1-8	25 00
1897	Four years	48,592	348 44	3-8	130 65
1898	Four years	32,092	227 49	5-8	142 20
1899	Four years	20,750	173 96	7-8	152 22
1895	Five years	164,334	1,922 40	1-10	19 22
1896	Five years	249,674	3,397 52	3-10	1,018 25
1897	Five years	319,729	4,093 39	1-2	2,046 69
1898	Five years	393,512	4,990 04	7-10	3,493 00
1899	Five years	390,063	4,933 03	9-10	4,439 73
		$29,005,328	$326,521 07	.....	$170,356 49
Add for reinsurance in companies not admitted or licensed		744,795	8,367 57	.....	4,183 78
Totals		$29,750,123	$334,888 64	.....	$174,540 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,592,267 00
Total losses paid since organization	3,194,825 72
Total cash dividends declared since the Company commenced business	909,000 00
Total par value of the Company's stock owned by the directors	83,500 00
Tottal amount loaned to officers and directors	3,800 00
Total amount loaned to stockholders not officers	8,505 00
Total amount of fire losses incurred during the year	146,840 66

Business in the State of New York during the year.

Fire risks written	$3,922,653 00
Premiums received	36,762 98
Losses paid	25,662 45
Amount of losses incurred	25,848 20
Amount of taxes paid to various fire departments	633 64

CITIZENS' INSURANCE COMPANY.

ST. LOUIS, MO.

[Organized and commenced business February 2, 1837.]

SOL. E. WAGGONER, President. JOHN H. CARR, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$5,477 00
Loans on bond and mortgage (first liens)	297,250 00
Interest accrued thereon	4,473 00
Cash in office, $2,750.94; in bank, $32,960.01; total	35,710 95
Gross premiums in due course of collection	81,750 31
All other assets, viz.: Due for reinsurance on losses paid	32,104 97
Aggregate amount of all actual available Assets	$456,766 23

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$13,679 23	
Losses unadjusted, including all reported and supposed losses	29,008 19	
Losses resisted, including interest, cost and expenses	543 94	
Total amount of claims for losses	$43,231 36	
Deduct reinsurance thereon	29,922 97	
Net amount of unpaid losses and claims		$13,308 39
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$31,944 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	14,661 86	
Total unearned premiums		46,606 09
All other liabilities, viz.: Commissions and brokerage		20,959 89
Total liabilities, except capital and net surplus		$80,874 37
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		175,891 86
Aggregate Liabilities, including paid up capital and net surplus		$456,766 23

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$348,059 81	$772 82	
Deduct reinsurance ($218,392.61), rebate and return premiums	265,671 01	.....	
	$82,388 80	$772 82	
Net cash received for premiums			$83,161 62
Interest received on bonds and mortgages			13,455 39
Interest and dividends received from all other sources			9,953 00
Aggregate Receipts during the year in cash			$106,570 01

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$256,045 28	$6 45	
Deduct salvages and reinsurances	236,200 40	.....	
	$19,844 88	$6 45	
Net amount paid for losses			$19,851 33
Dividends paid			150,000 00
Commissions and brokerage			21,432 87
Salaries and other charges of officers, clerks and other employes			18,267 45
State, national and local taxes			4,333 87
All other disbursements			9,162 96
Aggregate Disbursements during the year in cash			**$223,048 48**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$38,675,006	$437,667 30	.....	.....
Written or renewed in 1899	33,977,688	379,076 25	$165,313	$814 11
Totals	$72,652,694	$816,743 55	$165,313	$814 11
Deduct expirations and cancellations	64,657,133	725,183 32	165,313	814 11
In force Dec. 31, 1899	$7,995,561	$91,560 23	.....	.....
Deduct amount reinsured	916,251	10,296 38	.....	.....
Net amount in force	$7,079,310	$81,263 85	.....	.....

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$5,449,015	$63,888 45	1-2	$31,944 23
1899	Two years	84,407	600 30	3-4	450 22
1899	Three years	1,232,744	13,202 70	5-6	11,002 25
1899	Four years	26,604	230 70	7-8	201 86
1899	Five years	286,540	3,341 70	9-10	3,007 53
Totals		$7,079,310	$81,263 85	.....	$46,606 09

Answers to General Interrogatories.

Total losses paid since organization	$3,823,852 64
Total cash dividends declared since the Company commenced business	985,798 00
Total dividends declared payable in stock since organization	165,000 00
Total par value of the Company's stock owned by the directors	2,000 00
Total amount of fire losses incurred during the year	28,286 08
Total amount of inland marine losses incurred during the year	6 45

Business in the State of New York during the year.

Fire risks written	$1,829,652 00
Premiums received	14,635 80
Losses paid	2,199 14
Amount of losses incurred	4,198 57
Amount of taxes paid to Insurance Department on premiums under reciprocal law	96 00
Amount of taxes paid to various fire departments	122 13
Amount paid the Comptroller for taxes on premiums	6 32

CONCORDIA FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized March 7, 1870; commenced business March 22, 1870.]

GEO. BRUMDER, President. FRANK DAMKOEHLER, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$9,000 00
Loans on bond and mortgage (first liens)	417,880 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $28,000 is in process of foreclosure)	31,000 00
Interest due and unpaid on bond and mortgage loans	2,270 00
Interest accrued thereon	4,817 43

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Cincinnati, O., 5 per cent. sinking fund bonds	$40,000 00	108.50	$43,400 00	
Chicago, Ills., 4 per cent. sewerage bonds	25,000 00	102.07	25,517 50	
Washington County Ill., 6 per cent. bonds	5,000 00	103.78	5,189 00	
Washington County Ill., 6 per cent. bonds	10,000 00	104.57	10,457 00	
Lincoln, Neb., 5 per cent. bds.	25,000 00	105.10	26,275 00	
State of Montana Agr. College 6 per cent. bonds	40,000 00	104.76	41,904 00	
Sparta, Wis., 5 per cent. school bonds	3,000 00	100	3,000 00	
Fond du Lac, Wis., 4½ per cent. bonds	30,000 00	101.55	30,465 00	
Dubuque, Iowa, 5 per cent. improvement bonds	15,000 00	100	15,000 00	
Kansas City (Westport), Mo., 5 per cent. funding bonds	11,900 00	112.62	13,401 78	
Whiting, Ind., 6 per cent. water works bonds	10,000 00	110.47	11,047 00	
Lawrence County, Ill. (Otter Pond, Dr.) 6 per cent. bonds	12,500 00	108.09	13,511 25	
Spokane, Wash., 6 per cent. water works bonds	20,000 00	113.57	22,714 00	
City of New York 3½ per cent. corporation bonds	25,000 00	109.64	27,410 00	
Total par and market values	$272,400 00	.....	$289,291 53	289,291 53
Cash in office, $3,517.23; in bank, $44,857.28; total				48,374 51
Interest due and accrued on stocks and bonds				5,294 58
Gross premiums in due course of collection				128,055 51
All other assets, viz.: Due for reinsurance on losses paid				3,024 90
Aggregate amount of all actual available Assets				$939,008 46

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$23,887 23	
Losses unadjusted, including all reported and supposed losses	31,260 43	
Losses resisted, including interest, cost and expenses	6,600 00	
Total amount of claims for losses	$61,747 66	
Deduct reinsurance thereon	10,769 87	
Net amount of unpaid losses and claims		$50,977 79

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$160,587 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	314,663 57	
Total unearned premiums		$475,250 76
All other liabilities, viz.: Commissions and brokerage		28,812 48
Total liabilities, except capital and net surplus		$555,041 03
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		183,967 43
Aggregate Liabilities, including paid up capital and net surplus		$939,008 46

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$694,521 88	
Deduct reinsurance ($112,783.90), rebate and return premiums	180,156 56	
Net cash received for premiums (all fire)		$514,365 32
Interest received on bonds and mortgages		22,795 45
Interest and dividends received from all other sources		13,290 47
Received for rent		248 00
Aggregate Receipts during the year in cash		$550,699 24

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$335,997 28	
Deduct salvages and reinsurances	61,034 10	
Net amount paid for losses (all fire)		$274,963 18
Dividends paid		20,000 00
Commissions and brokerage		136,011 75
Salaries and other charges of officers, clerks and other employes		35,984 30
State, national and local taxes		14,556 36
All other disbursements		52,189 53
Aggregate Disbursements during the year in cash		$533,705 12

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$81,678,923	$896,502 51
Written or renewed in 1899	64,411,452	704,606 33
Totals	$146,090,375	$1,601,108 84
Deduct expirations and cancellations	50,834,141	564,896 30
In force December 31, 1899	$95,256,234	$1,036,212 54
Deduct amount reinsured	13,512,454	153,006 35
Net amount in force	$81,743,780	$883,206 19

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$26,782,426	$321,174 38	1-2	$160,587 19
1898.....	Two years	163,233	1,182 33	1-4	295 58
1899.....		287,579	2,474 20	3-4	1,855 65
1897.....	Three years	11,487,006	119,466 92	1-6	19,911 15
1898.....		13,965,822	137,347 51	1-2	68,673 75
1899.....		18,789,968	174,852 75	5-6	145,710 62
1896.....	Four years	35,250	337 80	1-8	48 47
1897.....		61,473	628 25	3-8	235 59
1898.....		65,277	787 12	5-8	491 95
1899.....		97,681	878 53	7-8	768 71
1895.....	Five years	747,020	11,769 18	1-10	1,176 91
1896.....		1,311,333	17,705 09	3-10	5,311 52
1897.....		1,827,171	23,961 72	1-2	11,980 86
1898.....		2,194,854	26,642 75	7-10	18,649 92
1899.....		3,927,687	43,947 66	9-10	39,552 89
Totals		$81,743,780	$883,206 19	.....	$475,250 76

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$6,627,987 50
Total losses paid since organization.....	3,399,749 62
Total cash dividends declared since the Company commenced business.	287,667 00
Total par value of the Company's stock owned by the directors.....	155,000 00
Total amount of fire losses incurred during the year.....	295,957 30

Business in the State of New York during the year.

Fire risks written.....	$8,378,145 00
Premiums received	50,889 82
Losses paid	19,963 34
Amount of losses incurred.....	26,760 68
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	262 94
Amount of taxes paid to various fire departments.....	567 68

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1850; commenced business July, 1850.]

J. D. BROWNE, President. CHARLES R. BURT, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$221,700 00
Loans on bond and mortgage (first liens)	1,092,840 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $8,000 is in process of foreclosure)	8,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Dominion of Canada 4 p. ct. bds..	$100,000 00	102	$102,000 00
State of Georgia 4½ per cent. bds.	25,000 00	115	28,750 00
Territory of Arizona bonds	50,000 00	107	53,500 00
City of Astoria, Oregon, bonds...	17,000 00	106	18,020 00
City of Dallas, Texas, bonds	12,000 00	105	12,600 00
City of Duluth, Minn., bonds	3,206 00	100	3,206 00
City of Fargo, N. D., 6 p. ct. bds.	6,000 00	106	6,360 00
City of Fargo, N. D., 7 p. ct. bds.	9,000 00	107	9,630 00
City of Helena, Montana, bonds..	20,000 00	107	21,400 00
City of Middletown, Conn., bonds.	10,000 00	103	10,300 00
City of Pawtucket, R. I., bonds...	30,000 00	105	31,500 00
City of Portland, Oregon, bonds..	25,000 00	115	28,750 00
City of Richmond, Va., bonds	50,000 00	100	50,000 00
City of Salem, Oregon, bonds	11,000 00	108	11,880 00
City of Salt Lake, Utah, bonds....	40,000 00	110	44,000 00
City of Seattle, Washington, bds.	25,000 00	102	25,500 00
City of Urbana, Ohio, bonds	15,000 00	100	15,000 00
Hennepin County and Minneapolis city, Minn., bonds	25,000 00	112	28,000 00
Wayne County, Michigan, bonds.	25,000 00	105	26,250 00
Mankato School District, Minn., bonds	15,000 00	100	15,000 00
School District No. 24, Marion County, Ore., bonds	13,000 00	108	14,040 00
South School District Notes, Hartford, Conn.	25,000 00	100	25,000 00
Black Rocks & Salisbury Beach St. R. R. Co. bonds	10,000 00	100	10,000 00
Broadway & Seventh Ave. R. R. Co. bonds	20,000 00	105	21,000 00
C., B. & Q. R. R. Co. 3½ per cent. bonds	6,000 00	100	6,000 00
C., B. & Q. R. R. Co. 4 per cent. bonds	6,000 00	102	6,120 00
C., B. & Q. R. R. Co. 7 per cent. consolidated bonds	5,000 00	112	5,600 00
Chicago, St. Louis & New Orleans R. R. Co. bonds	25,000 00	97	24,250 00
Chicago & Northw. R. R. Co. bds.	5,000 00	108	5,400 00
Chicago & Western Indiana R. R. Co. bonds	23,000 00	116	26,680 00
Cin., D. & Ironton R. R. Co. guaranteed bonds	15,000 00	110	16,500 00
Cin., Hamilton & Dayton R. R. Co. bonds	50,000 00	105	52,500 00
Cleve., Cin., Chic. & St. L. R. R. Co. bonds	10,000 00	93	9,300 00
Cleve. Electric Ry. Co. bonds	20,000 00	103	20,600 00
Cleve. & Mahoning Valley R. R. Co. bonds	10,000 00	125	12,500 00
Dayton & Michigan R. R. Co. bds.	25,000 00	110	27,500 00

	Par value.	Carried at.	Market value.	
Detroit, Grand Rapids & Western R. R. Co. bonds	$3,500 00	94	$3,290 00	
Fitchburg R. R. Co. bonds	50,000 00	105	52,500 00	
Harlem River & Port Chester R. R. Co. guaranteed bonds	40,000 00	112	44,800 00	
Hartford Street Ry. Co. bonds	25,000 00	101	25,250 00	
Illinois Central R. R. Co. bonds	25,000 00	98	24,500 00	
Lehigh Valley Ry. Co. bonds	25,000 00	105	26,250 00	
Lynn & Boston Ry. Co. bonds	10,000 00	106	10,600 00	
Minneapolis & St. Louis R. R. Co. bonds	50,000 00	96	48,000 00	
Norfolk & Western R. R. Co. bds.	25,000 00	89	22,250 00	
North Chicago St. R. R. Co. bds.	10,000 00	105	10,500 00	
N. Y. C. & H. R. R. R. Co. bds.	25,000 00	106	26,500 00	
N. Y., Lackawanna & Western R. R. Co. bonds	25,000 00	105	26,250 00	
N. Y., N. H. & H. R. R. Co. debenture certificates	40,000 00	15 at 185 25 at 112	55,750 00	
Penn. & N. Y. Canal & R. R. Co. bonds	25,000 00	106	26,500 00	
Port Reading R. R. Co. bonds	10,000 00	105	10,500 00	
Southern Pacific R. R. Co. bonds.	39,000 00	105	40,950 00	
St. Louis & San Francisco R. R. Co. bonds	25,000 00	100	25,000 00	
Toledo & Ohio Central R. R. Co. bonds	15,000 00	102	15,300 00	
Waterbury, Conn., Traction Co. bonds	10,000 00	102	10,200 00	
W. Chicago St. R. R. Co. bonds.	10,000 00	105	10,500 00	
W. Chicago St. R. R. Tunnel Co. bonds	10,000 00	101	10,100 00	
Adams Express Co. bonds	25,000 00	104	26,000 00	
Brooklyn Wharf & Warehouse Co. bonds	75,000 00	76	57,000 00	
Chicago Edison Co. bonds	25,000 00	108	27,000 00	
Hartford Electric Light Co. bds.	10,000 00	102	10,200 00	
Minneapolis Gas-Light Co. bonds.	25,000 00	103	25,750 00	
People's Gas Light & Coke Co., Chicago, bonds	25,000 00	105	26,250 00	
Northwestern Telegraph Co. bds.	15,000 00	110	16,500 00	
Central Safety Deposit Co., Chicago, bonds	15,000 00	100	15,000 00	
Traders' Safe & Trust Co., Chicago, bonds	10,000 00	100	10,000 00	
Bald Eagle Valley R. R. Co. guaranteed stock	7,500 00	195	14,625 00	
Chic., Bur. & Quincy R. R. Co. stock	39,400 00	122	48,068 00	
Chicago & N. W. R. R. Co. stk.	15,000 00	158	23,700 00	
Chicago, Rock Island & Pacific R. R. Co. stock	24,200 00	107	25,894 00	
N. Y. C. & H. R. R. R. Co. stk.	15,000 00	130	19,500 00	
N. Y., N. H. & H. R. R. Co. stk.	37,500 00	207	77,625 00	
Pitts., F. W. & Chicago R. R. Co. stock	30,000 00	180	54,000 00	
Empire & B. S. Telegraph Co. guaranteed stock	20,000 00	74	14,800 00	
Northwestern Telegraph Co. guaranteed stock	30,000 00	114	34,200 00	
First National Bank, Minn., stk.	16,700 00	100	16,700 00	
Importers' & Traders' Nat. Bank, N. Y., stock	10,000 00	500	50,000 00	
Second National Bank, N. H., stk.	1,100 00	170	1,870 00	
Ætna National Bank, Hartford, stock	10,000 00	166	16,600 00	
Charter Oak National Bank, Hartford, stock	9,300 00	90	8,370 00	
Farm. and Mech. National Bank, Hartford, stock	12,500 00	114	14,250 00	
First Nat. Bank, Hartford, stk.	18,500 00	114	21,090 00	
Hartford National Bank, Hartford, stock	30,000 00	135	40,500 00	
National Exchange Bank, Hartford, stock	20,600 00	126	25,956 00	
Phoenix National Bank, Hartford, stock	15,000 00	120	18,000 00	
Conn. Trust & S. D. Co., Hartford, stock	4,500 00	185	8,325 00	
Total par and market values..	$1,870,506 00	.....	$2,097,899 00	$2,097,899 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., N. H. & H. R. R. stock...	$20,000 00	$41,400 00	$35,000 00	
Swift & Co., Chicago, stock.....	23,900 00	23,900 00	15,000 00	
Total amounts	$43,900 00	$65,300 00	$50,000 00	$50,000 00
Cash in office, $2,208.23; in bank, $222,448.42; total.....				224,656 65
Gross premiums in due course of collection.....				241,159 25
Bills receivable, not matured, taken for premiums.....				10,696 85
Aggregate amount of all actual available Assets.....				**$3,946,951 75**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$84,445 21	
Losses unadjusted, including all reported and supposed losses	127,544 47	
Losses resisted, including interest, cost and expenses..	6,600 00	
Total amount of claims for losses.....	$218,589 68	
Deduct reinsurance thereon.....	10,788 72	
Net amount of unpaid losses and claims.....		$207,800 96
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$588,947 26	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	1,022,800 62	
Total unearned premiums.....		1,611,747 88
All other liabilities, viz.: Commissions and brokerage, $56,500; return premiums, $13,000; reinsurance, $8,000; total		77,500 00
Total liabilities, except capital and net surplus.....		$1,897,048 84
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond all liabilities.....		1,049,902 91
Aggregate Liabilities, including paid up capital and net surplus.....		**$3,946,951 75**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$2,166,264 51	
Deduct reinsurance ($132,105.65), rebate and return premiums	308,409 72	
Net cash received for premiums (all fire).....		$1,857,854 79
Interest received on bonds and mortgages.....		55,794 93
Interest and dividends received from all other sources.....		97,227 42
Aggregate Receipts during the year in cash.....		**$2,010,877 14**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$1,137,415 39	
Deduct salvages and reinsurances.....	75,448 24	
Net amount paid for losses (all fire).....		$1,061,967 15
Dividends paid		100,000 00
Commissions and brokerage.....		343,464 80
Salaries and other charges of officers, clerks and other employes		158,385 77
State, national and local taxes.....		62,704 06
All other disbursements.....		141,051 11
Aggregate Disbursements during the year in cash.		**$1,867,572 89**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$246,585,929	$2,940,397 89
Written or renewed in 1899	188,995,838	2,167,825 75
Totals	$435,581,767	$5,108,223 64
Deduct expirations and cancellations	158,885,513	1,881,339 23
In force December 31, 1899	$276,696,254	$3,226,884 41
Deduct amount reinsured	10,872,753	136,279 79
Net amount in force	$265,823,501	$3,090,604 62

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$94,884,972	$1,177,894 53	1-2	$588,947 26
1898	Two years	1,067,393	8,233 48	1-4	2,058 37
1899	Two years	1,510,619	15,252 42	3-4	11,439 31
1897	Three years	31,166,946	336,189 96	1-6	56,031 66
1898	Three years	37,556,205	397,611 02	1-2	198,805 51
1899	Three years	45,733,590	465,445 74	5-6	387,871 45
1896	Four years	746,208	7,065 88	1-8	883 24
1897	Four years	575,988	5,674 24	3-8	2,127 84
1898	Four years	643,064	6,105 24	5-8	3,815 77
1899	Four years	666,096	6,910 36	7-8	6,046 56
1895	Five years	7,793,093	110,969 17	1-10	11,096 92
1896	Five years	10,221,213	127,099 73	3-10	38,129 91
1897	Five years	9,682,761	127,665 92	1-2	63,832 96
1898	Five years	11,075,983	139,885 56	7-10	97,919 89
1899	Five years	12,499,370	158,601 37	9-10	142,741 23
Totals		$265,823,501	$3,090,604 62	.....	$1,611,747 88

Answers to General Interrogatories.

Total premiums received since the re-organization of the Company	$27,078,406 18
Total losses paid since re-organization	15,331,861 99
Total cash dividends declared since the Company recommenced business	3,405,000 00
Total par value of the Company's stock owned by the directors	40,800 00
Total amount loaned to officers and directors	31,000 00
Total amount loaned to stockholders not officers	28,000 00
Total amount of fire losses incurred during the year	1,123,490 60

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Canada	$102,000 00
Georgia	28,750 00
Oregon	55,510 00

Business in the State of New York during the year.

Fire risks written	$22,424,400 00
Premiums received	169,241 65
Losses paid	106,092 21
Amount of losses incurred	112,059 46

DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized April 10, 1835; commenced business August 6, 1835.]

TATTNALL PAULDING, President. HENRY LYLBURN, Secretary.

Capital stock of the Company paid up, $702,875.

I. ASSETS.

Market value of real estate owned, unincumbered		$160,000 00
Loans on bond and mortgage (first liens)		128,700 00
Interest accrued thereon		1,818 34

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States registered bonds	$100,000 00	113	$113,000 00	
State of Georgia reg. bonds	25,000 00	108	27,000 00	
State of Tennessee reg. bds	31,300 00	95	29,735 00	
City of Camden, N. J., bds.	30,000 00	108	32,400 00	
City of Newark, N. J., bonds	75,000 00	105	78,750 00	
City of Richmond, Va., bds	37,000 00	105	38,850 00	
City of Springfield, Ill., bds	25,000 00	105	26,250 00	
Lehigh Valley Ry. Co. reg bds	25,000 00	105	26,250 00	
Allentown Ter. Ry. Co. bds	50,000 00	95	47,500 00	
Lehigh Val. R. R. Co. con. bds	100,000 00	99	99,000 00	
Penn. & N. Y. Canal R. R. Co. reg. bonds	50,000 00	95	47,500 00	
Delano Land Co. 1st mtg. bds	30,000 00	103	30,900 00	
Mtg. Trust Co. of Pa. deb. bds	15,000 00	73	10,950 00	
Wilmington & N. R.R. Co. reg. bds.	25,000 00	107	26,750 00	
Pitts., Youngstown & Ashtabula R. R. Co. bonds	40,000 00	120	48,000 00	
St. Louis Merchants' Bridge Ter. Co. bonds	25,000 00	110	27,500 00	
Brooklyn W. & W. Co. bonds	20,000 00	75	15,000 00	
Phila., Wil. & Balt. R. R. Co. trust certificates	30,000 00	107	32,100 00	
People's Pass. Ry. Co. stock trust certificates	20,000 00	107	21,400 00	
People's Pass. Ry. Co. com. mtg. bonds	10,000 00	110	11,000 00	
Pitts., Shenango & L. E. R. R. mtg. bonds	25,000 00	114	28,500 00	
United Traction Co. of Pitts. 1st mtg. bonds	20,000 00	112	22,400 00	
Lynn & Boston R. R. Co. 1st mtg. bonds	20,000 00	112	22,400 00	
Allegany Val. R. R. Co. gen. mtg. bonds	50,000 00	109½	54,750 00	
Johnson Steel Co. bonds	18,000 00	105	18,900 00	
Westinghouse Electric & Mfg. Co. bonds	20,000 00	105	21,000 00	
Penn. R. R. Co. stock	25,000 00	65½	32,750 00	
Underwriters Salvage Co. stock	500 00	100	150 00	
Philadelphia Bourse stock	1,000 00	15	150 00	
Philadelphia Bourse pref stock	375 00	42	157 50	
Total par and market values	$943,175 00	.....	$991,342 50	991,342 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Chic. Street Ry. Co. 6 per cent. deb. bonds	$26,000 00	$26,000 00	$50,000 00	
Chic. Pass. R. R. Co. 5 per cent. con. mtg. bonds	38,000 00	39,600 00		
Asphalt Co. of Am. 5 per ct. bonds	36,000 00	30,600 00	25,000 00	
Total amounts	$100,000 00	$96,500 00	$75,000 00	75,000 00

Cash in office, $412.07; in bank, $67,476.73; total		$67,888 80
Interest due and accrued on collateral loans		245 83
Gross premiums in due course of collection		176,853 01
Bills receivable, not matured, taken for premiums		1,429 27
All other assets, viz.: Rents due and accrued, $639.23; premiums on perpetual policies in course of collection, $1,083.75; total		1,722 98
Sundry book accounts (not admitted)	$48 00	
Aggregate amount of all actual available Assets		$1,605,000 73

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,460 28	
Losses unadjusted, including all reported and supposed losses	79,484 72	
Losses resisted, including interest, cost and expenses	2,240 00	
Total amount of claims for losses	$85,185 00	
Deduct reinsurance thereon	18,883 00	
Net amount of unpaid losses and claims		$66,302 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$228,985 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	356,543 36	
Total unearned premiums		585,528 60
Amount reclaimable on perpetual fire policies (90 and 95 per cent)		102,645 50
Cash dividends to stockholders, unpaid		97 00
All other liabilities, viz.: Commissions and brokerage		19,774 77
Total liabilities, except capital and net surplus		$774,347 87
Joint-stock capital paid up in cash		702,875 00
Surplus beyond all liabilities		127,777 86
Aggregate Liabilities, including paid up capital and net surplus		$1,605,000 73

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$904,788 28	
Deduct reinsurance ($103,988.76), rebate and return premiums	215,917 25	
Net cash received for premiums (all fire)		$688,871 03
Interest received on bonds and mortgages		8,494 12
Interest and dividends received from all other sources		46,005 44
Received for rent		3,763 55
Received from all other sources, viz.: Premiums on perpetual policies, $6,341.01; miscellaneous, $603.74; total		6,944 75
Deposit premiums received on perpetual fire risks	$11,651 32	
Aggregate Receipts during the year in cash		$754,078 89

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$502,038 46	$537 70	
Deduct salvages and reinsurance	64,172 40	.....	
	$437,866 06	$537 70	
Net amount paid for losses			$438,403 76
Dividends paid			42,172 50
Commissions and brokerage			149,118 72

Salaries and other charges of officers, clerks and other employes		73,026 13
State, national and local taxes		34,243 09
All other disbursements		59,230 98
Deposit premiums returned on perpetual fire risks	$6,053 70	
Aggregate Disbursements during the year in cash		**$796,195 18**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$105,982,042	$1,213,973 80
Written or renewed in 1899	82,980,838	928,171 54
Totals	$188,962,880	$2,142,145 34
Deduct expirations and cancellations	72,972,622	840,043 62
In force December 31, 1899	$115,990 258	$1,302,101 72
Deduct amount reinsured	11,059,698	147,092 77
Net amount in force	$104,930,560	$1,155,008 95
Perpetual risks (not included above)		$4,060,016 00
Premiums on same		111,863 92

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$37,911,483	$457,970 48	1-2	$228,985 24
1898	Two years	251,436	2,025 49	1-4	506 37
1899	Two years	358,652	3,743 87	3-4	2,807 90
1897	Three years	13,088,214	143,664 26	1-6	23,944 04
1898	Three years	12,168,127	128,935 31	1-2	64,467 65
1899	Three years	15,458,685	156,711 66	5-6	130,593 05
1896	Four years	200,462	1,628 53	1-2	203 56
1897	Four years	67,708	1,342 97	3-8	503 61
1898	Four years	197,772	1,786 34	5-8	1,116 46
1899	Four years	433,710	3,861 47	7-8	3,378 79
1895	Five years	3,967,694	45,693 68	1-10	4,569 37
1896	Five years	5,885,757	57,918 98	3-10	17,375 70
1897	Five years	4,514,261	44,283 92	1-2	22,141 96
1898	Five years	4,351,553	44,339 91	7-10	31,038 00
1899	Five years	5,928,196	58,374 75	9-10	52,537 28
	Over five years	146,850	2,727 33	.....	1,359 62
Totals		$104,930,560	$1,155,008 95	.....	$585,528 60

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$33,286,513 00
Total losses paid since organization	19,800,009 09
Total cash dividends declared since the Company commenced business	2,697,763 00
Total par value of the Company's stock owned by the directors	61,150 00
Total amount of fire losses incurred during the year	429,320 00

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Virginia	$38,850 00
Georgia	27,000 00

Business in the State of New York during the year.

Fire risks written	$5,617,210 00
Premiums received	46,507 72
Losses paid	28,887 79
Amount of losses incurred	31,173 69

DETROIT FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Incorporated February 1, 1866; commenced business March 14, 1866.]

WILLIAM A. MOORE, President. A. H. McDONELL, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$279,757 33
Loans on bond and mortgage (first liens)	642,716 71
Loans on bond and mortgage upon which more than one year's interest is due (of which $51,104.25 is in process of foreclosure)	159,815 04
Interest due and unpaid on bond and mortgage loans	33,591 93
Interest accrued thereon	570 29

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government bonds	$65,000 00	112½	$73,287 50	
School District No. 3, Springwells, Mich., bonds	6,000 00	100	6,000 00	
Total par and market values	$71,000 00	.....	$79,287 50	
				79,287 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Assignment of mortgage to Ellen E. Merrell to Company	$2,000 00	$2,000 00	$700 00	
Note of John V. Moran, collateral two shares People's Savings Bank stock	2,000 00	2,400 00	2,700 00	
Total amounts	$4,000 00	$4,400 00	$3,400 00	
				3,400 00
Cash in office, $5,904.22; in bank, $62,788.99; total				68,693 21
Interest due and accrued on stocks and bonds				892 64
Interest due and accrued on collateral loans				215 71
Gross premiums in due course of collection				29,766 44
All other assets, viz.: Interest due and accrued on contract sales of real estate, $2,703.34; advances on losses and claims on vessels and cargoes, $2,297.53; total				5,000 87
Aggregate amount of all actual available Assets				$1,303,707 67

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$5,492 19	
Losses unadjusted, including all reported and supposed losses	19,312 88	
Losses resisted, including interest, cost and expenses	1,000 00	
Net amount of unpaid losses and claims		$25,805 07

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$54,500 45	
Unearned premiums, *pro rata*, on fire risks running more than one year	84,416 04	
Unearned premiums, at 50 per cent. on inland navigation risks	8,740 53	
Total unearned premiums		$147,657 02
All other liabilities, viz.: Commissions and brokerage, $4,568.33; return premiums, $2,525.23; reinsurance, $547.72; total		7,641 28
Total liabilities, except capital and net surplus		$181,103 37
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		622,604 30
Aggregate Liabilities, including paid up capital and net surplus		$1,303,707 67

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$196,816 14	$52,025 90	
Deduct reinsurance ($23,925.38), rebate and return premiums	35,911 05	5,388 50	
	$160,905 09	$46,637 40	
Net cash received for premiums			$207,542 49
Interest received on bonds and mortgages			56,101 52
Interest and dividends received from all other sources			10,222 40
Received for rent			3,365 96
Aggregate Receipts during the year in cash			$277,232 37

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$95,737 62	$57,176 33	
Deduct salvages and reinsurances	8,725 51	2,754 10	
	$87,012 11	$54,422 23	
Net amount paid for losses			$141,434 34
Dividends paid			50,000 00
Commissions and brokerage			23,096 02
Salaries and other charges of officers, clerks and other employes			23,474 95
State, national and local taxes			20,348 94
All other disbursements, viz.: Rent, $3,000; contingent expenses, $16,642.16; profit and loss, $508.88; total			20,151 04
Aggregate Disbursements during the year in cash			$278,505 29

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$24,658,055	$266,291 82	$761,250	$28,991 29
Written or renewed in 1899	21,740,958	203,116 65	5,698,726	48,091 53
Totals	$46,399,013	$469,408 47	$6,459,976	$77,082 82
Deduct expirations and cancellations	18,669,342	194,593 49	6,140,089	59,601 76
In force Dec. 31, 1899	$27,729,671	$274,814 98	$319,887	$17,481 06

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$10,829,012	$109,000 89	1-2	$54,500 45
1898.....	Two years	22,650	204 36	1-4	51 09
1899.....		13,960	134 46	3-4	100 85
1897.....	Three years	4,002,639	42,247 31	1-6	7,041 22
1898.....		4,555,351	42,583 26	1-2	21,291 63
1899.....		5,263,895	44,796 07	5-6	37,330 05
1896.....	Four years	37,200	322 30	1-8	40 30
1897.....		41,250	360 76	3-8	135 24
1898.....		69,300	556 95	5-8	348 10
1899.....		56,950	423 13	7-8	366 97
1895.....	Five years	454,810	5,547 98	1-10	554 80
1896.....		527,291	6,662 61	3-10	1,998 78
1897.....		675,450	7,738 19	1-2	3,869 09
1898.....		663,330	7,603 14	7-10	5,322 20
1899.....		516,583	6,628 57	9-10	5,965 72
Totals		$27,729,671	$274,814 98	.....	$138,916 49

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$7,292,645 21
Total losses paid since organization.....	3,740,094 47
Total cash dividends declared since the Company commenced business	966,000 00
Total dividends declared payable in stock since organization.....	350,000 00
Total par value of the Company's stock owned by the directors.....	108,800 00
Total amount loaned to officers and directors.....	150 00
Total amount loaned to stockholders not officers.....	10,000 00
Total amount of fire losses incurred during the year.....	100,406 52
Total amount of inland marine losses incurred during the year.....	30,604 49

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$3,733,076 00	$197,701 00
Premiums received	11,908 30	158 25
Losses paid	2,437 51	.....
Amount of losses incurred.....	3,729 42	.....
Amount of taxes paid to various fire departments.....	.....	69 42

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized May, 1859; commenced business September, 1860.]

FRED W. ARNOLD, President. JAMES E. TILLINGHAST, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	.$124,000 00
Loans on bond and mortgage (first liens).....	138,600 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $1,000 is in process of foreclosure)	3,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per ct. reg. bds....	$60,000 00	114½	$68,700 00	
City of Boston 4 per cent. bonds..	25,000 00	110	28,000 00	
Pawtuxet Val.R.R. 6 p.c. bds. (end. by N. Y. Prov. & Bos. R. R. Co.).	22,000 00	100	22,330 00	
Milwaukee City R. R. Co. 5 per ct. bonds	5,000 00	107¼	5,362 50	
N. Y. C. & H. R. R. R. 3½ per cent. bonds	12,000 00	109½	13,140 00	
Lehigh Val. Ter. Co. 5 p. c. bds...	10,000 00	110	11,000 00	
Chic., Burl. & Quincy R. R. 3½ and 7 per cent. bonds.....	3,000 00	{ 101½ 120 }	3,230 00	
Bridgeport Trac. Co. 5 p. c. bds..	5,000 00	105	5,250 00	
United Trac. & Elec. Co., Prov. & Pawt. issue 5 per ct. bonds.....	5,000 00	113⅛	5,739 25	
Lynn & Boston R. R. Co. 5 per ct. bonds	5,000 00	111	5,570 00	
Col., O., St. R. R. Co. 5 p. c. bds.	5,000 00	109¾	5,487 50	
Milwaukee Elec. Ry. & L. Co. 5 per cent. bonds	20,000 00	106½	21,300 00	
Paw. Elec. Co. 5 per ct. bds.....	10,000 00	107	10,700 00	
Western Gas Co. 5 per cent. bds....	10,000 00	103½	10,433 00	
Metropolitan W. W. Co. 4 per cent. bonds (Kansas City plant)	7,000 00	70	4,900 00	
Old Nat. Bk. of Prov. stock.....	50,000 00	87	43,500 00	
Nat. Bk. of Com. of Prov. stk.....	14,500 00	48¾	14,137 50	
Am. Nat. Bk. of Prov. stock.....	10,000 00	43	8,600 00	
Third Nat. Bk. of Prov. stock.....	1,800 00	92	1,656 00	
Fourth Nat. Bk. of Prov. stock....	10,000 00	118	11,800 00	
First Nat. Bk. of Warren stock...	10,000 00	87	8,700 00	
Prov. Gas Co. stock.....	25,000 00	97¼	48,625 00	
N. Y. C. & H. R. R. R. Co. stk..	20,000 00	131¼	26,250 00	
Ill. Cen. R. R. Co. stock	11,000 00	106¾	11,742 50	
Chic., R. I. & P. R. R. stock.....	20,000 00	112½	22,500 00	
Chic., Burl. & Quincy R. R. Co. stk.	13,200 00	122	16,104 00	
R. I. & Mass. R. R. Co. stock....	5,000 00	110	5,500 00	
Wells, Fargo & Co. ex. stock....	5,000 00	122½	6,125 00	
Total par and market values....	$399,500 00	.....	$446,882 25	446,882 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United Trac. & El. Co. Prov. issue	$80,000 00	$86,400 00	$50,000 00	
U. S. 4 per cent. bonds.....	3,000 00	3,435 00		
Mer. Nat. Bk., Prov., stk....	300 00	360 00	4,000 00	
Phenix Nat. Bk., Prov., stk..	600 00	960 00		
Mil. Elec. Lt. & Ry. Co. bds.	10,000 00	10,900 00	8,000 00	
Total amounts	$93,900 00	$102,055 00	$62,000 00	62,000 00

Cash in office, $97.25; in bank, $31,678.29; total	$31,775 54
Gross premiums in due course of collection	70,790 85
All other assets, viz.: Rents due and accrued	1,285 00
Aggregate amount of all actual available Assets	**$878,833 64**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,022 00	
Losses unadjusted, including all reported and supposed losses	23,956 00	
Losses resisted, including interest, cost and expenses	3,500 00	
Net amount of unpaid losses and claims		$35,478 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$135,252 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	118,603 58	
Unearned premiums, at 100 per cent., or marine risks	395 41	
Total unearned premiums		254,251 05
Salaries and other miscellaneous expenses, due and accrued		1,500 00
All other liabilities, viz.: Taxes and assessments, $1,000; commissions and brokerage, $8,034.90; return premiums, $1,500; reinsurance, $500; total		11,034 90
Total liabilities, except capital and net surplus		**$302,263 95**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		**176,569 69**
Aggregate Liabilities, including paid up capital and net surplus		**$878,833 64**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$388,425 03	$1,266 13	
Deduct reinsurance ($16,533.78), rebate and return premiums	60,476 41	14 33	
	$327,948 62	$1,251 80	
Net cash received for premiums			$329,200 42
Interest received on bonds and mortgages			8,361 49
Interest and dividends received from all other sources			19,804 92
Received for rent			1,727 63
Received for increased capital		$100,000 00	
Aggregate Receipts during the year in cash			**$359,094 46**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$200,653 36	$886 49	
Deduct salvages and reinsurances	7,215 26	667 98	
	$193,438 10	$218 51	
Net amount paid for losses			$193,656 61
Dividends paid			24,500 00
Commissions and brokerage			65,344 29
Salaries and other charges of officers, clerks and other employes			31,164 12
State, national and local taxes			12,613 27
All other disbursements			25,798 48
Aggregate Disbursements during the year in cash			**$353,076 77**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$39,255,042	$429,762 69	$23,621	$462 12
Written or renewed in 1899	38,084,271	410,390 23	228,659	1,284 86
Totals	$77,339,313	$840,152 92	$252,280	$1,746 98
Deduct expirations and cancellations	29,222,604	321,954 40	241,697	1,351 57
In force Dec. 31, 1899.....	$48,116,709	$518,198 52	$10,583	$395 41
Deduct amount reinsured.	2,264,744	*23,927 08	.....	.....
Net amount in force.	$45,851,965	$494,271 44	$10,583	$395 41

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$22,752,625	$270,504 12	1-2	$135,252 06
1898.....	Two years	281,243	2,673 92	1-4	668 48
1899.....		168,212	1,189 00	3-4	891 75
1897.....	Three years	2,934,489	29,681 75	1-6	4,946 96
1898.....		3,427,002	32,441 85	1-2	16,220 93
1899.....		5,321,466	45,328 62	5-6	37,773 85
1896.....	Four years	64,689	620 09	1-8	77 51
1897.....		35,250	312 20	3-8	117 08
1898.....		75,852	747 28	5-8	467 05
1899.....		27,450	231 13	7-8	202 24
1895.....	Five years	1,822,704	18,846 45	1-10	1,884 65
1896.....		2,184,130	23,099 77	3-10	6,929 93
1897.....		2,227,272	22,537 06	1-2	11,268 53
1898.....		2,127,373	21,488 79	7-10	15,042 15
1899.....		2,402,108	24,569 41	9-10	22,112 47
Totals		$45,851,965	$494,271 44	.....	$253,855 64

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$6,487,054 15
Total losses paid since organiation	4,037,241 61
Total cash dividends declared since the Company commenced business.	641,500 00
Total par value of the Company's stock owned by the directors.....	95,250 00
Total amount of fire losses incurred during the year.....	209,855 10
Total amount of ocean marine losses incurred during the year.....	218 51

Business in the State of New York during the year.

Fire risks written	7,769,010 00
Premiums received	43,780 02
Losses paid	36,788 84
Amount of losses incurred	44,262 84

*Of this amount $639.90 is not allowed by the Insurance Law.

FIDELITY FIRE INSURANCE COMPANY.

BALTIMORE, MD.

[Organized February 25, 1899; commenced business April 6, 1899.]

J. W. MIDDENDORF, President. JAMES H. STONE, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered..... $35,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 3 per cent. bonds.....	$123,560 00	110⅜	$136,379 35	
State of Va. 2 and 3 p. ct. bonds.	23,000 00	85	23,800 00	
Baltimore City 3½ per cent. bonds.	400 00	112	448 00	
Baltimore City 3½ per cent. bonds.	77,500 00	112	86,800 00	
Baltimore City 3½ per cent. bonds.	22,000 00	112	24,640 00	
Baltimore City 3½ per cent. bonds.	700 00	112	784 00	
Baltimore City 3½ per cent. bonds.	25,000 00	113	28,250 00	
Balto., Catons. & El. City R. R. 5 per cent. bonds	15,000 00	110	16,500 00	
At. Coast Line R. R. 4 per cent. bonds	25,000 00	104½	26,125 00	
Sea. & Roa. R. A. 5 per cent. bds.	6,000 00	108	6,480 00	
Balto. & Cun. Val. R. R. 6 per cent. bonds	6,000 00	105	6,300 00	
Rich. & Danville R. R. 5 per cent. bonds	3,000 00	100	3,000 00	
Southern R. R. 5 per cent. bonds..	2,000 00	108½	2,170 00	
Northern & Car. R. R. 5 per cent. bonds	10,000 00	113	11,300 00	
Georgia-Pacific R. R. 6 p. c. bds..	8,000 00	121½	9,720 00	
Geo. Car. & Nor. R. R. 5 per cent. bonds	5,000 00	100	5,000 00	
City & Sub. Ry. 5 per cent. bds..	10,000 00	115	11,500 00	
Lexington (Ky.) Ry. synd. certf...	11,250 00	105	11,812 50	
Con. Gas. (Balto. City) 6 per cent. bonds	25,000 00	117½	29,250 00	
Ga. & Ala. pref. stock.....	6,100 00	49	2,450 00	
B. & O. R. R. pref. stock.....	7,000 00	77¼	5,425 00	
B. & R. R. com. stock.....	15,000 00	59½	8,925 00	
Mer. Trust Co. (Balto.)	1,000 00	240	4,800 00	
Certf. Deposit Guar. Trust & Safe Deposit Co., Phila.	200 00	.....	200 00	
Total par and market values..	$431,610 00	.....	$462,058 85	462,058 85

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Md. Casualty co. stock.....	$6,250 00	$17,000 00	
Int. Trust Co. stock.....	11,250 00	10,000 00	
Ala. Con. Coal & Iron Co. stock..	100,00	15,000 00	
Md. Tel. & Tel. Co. 5 per cent. bonds	8,000 00	8,000 00	$41,000 00
Md. Tel. Mfg. Co. 50 p. c. paid in stock	2,000 00	2,000 00	
Ga. & Ala. Terminal bonds.....	5,000 00	5,000 00	
Md. Casualty Co. stock.....	250 00	680 00	
Norfolk St. Ry. stock.....	7,500 00	4,500 00	
Va. Car. Chem. Co. pref stock....	5,500 00	6,000 00	30,000 00
Ala. Con. Coal & Iron Co. synd. certf.	16,300 00	16,300 00	
Sea. & Roa R. R. Co. stock.....	2,00 00	4,000 00	

	Par value.	Market value.	Amount loaned.
Var. Car. Chem. Co. pref. stock..	$10,000 00	$11,000 00	
Va. Car. Chem. Ca. com. stock....	20,000 00	13,000 00	
So. Bound R. R. 5 per cent. bds...	2,000 00	1,900 00	
City & Sub. Ry. 5 per cent. bds..	2,000 00	2,300 00	
No. Balto. Trac. Co. 5 p. c. bonds.	1,000 00	1,175 00	$30,000 00
Sea. & Roa. certf. of indebtedness 5 per cent. bonds.....	2,000 00	2,120 00	
Westinghouse Air Brake Co. stk..	1,500 00	2,880 00	
Balto. Steam Packet Co. stock....	1,000 00	2,000 00	
Va. Elec. 1st 5 per cent. bonds....	13,000 00	13,000 00	15,000 00
Rich. & Manchester 5 p. c. bonds.	1,000 00	750 00	
Md. Casualty Co. stock	625 00	1,700 00	5,000 00
Suffolk & Carolina R. R. stock....	17,000 00	3,400 00	
Va. Car. Chem Co. com stock....	9,300 00	6,045 00	
Va. Car. Chem. Co. pref. stock....	4,300 00	4,730 00	7,500 00
Md. Causalty Co. stock.....	2,500 00	6,800 00	6,000 00
Md. Casualty Co. stock.....	3,000 00	8,160 00	7,000 00
Md. Casualty Co. stock.....	1,300 00	3,536 00	3,000 00
Realty Trust Co. stock.....	625 00	500 00	450 00
Int. Trust Co. stock.....	6,250 00	5,000 00	
Md. Casualty Co. stock.....	500 00	1,360 00	4,500 00
Am. Bonding & Trust Co. stock..	4,500 00	8,100 00	
Ga. So. & Fla. 2d stock.....	5,000 00	2,900 00	
Sea. & Roanoke pref. stock.....	200 00	2,400 00	18,00 00
Con. Gas stock	7,500 00	4,012 00	
So. Bound R. R. 5s stock.....	3,000 00	2,790 00	
Fla. Cen. & Pen. Alotments stk..	15,000 00	15,000 00	
Guardian Trust stock	3,250 00	2,825 00	18,000 00
Continental Tobacco stock	10,000 00	3,200 00	
Rich. & Petersburg R. R. stock..	10,000 00	12,400 00	10,000 00
Continental Trust Co. stock.....	15,000 00	16,500 00	
So. Bound. R. R. 5 p. c. bonds....	3,000 00	2,820 00	
Ral. & Gaston 1st R. R. 5 per cent. bonds	2,000 00	2,260 00	25,000 00
Carolina Cent. R. R. 4 p. c. bds..	1,000 00	900 00	
Balto. Brick Co. stock.....	2,000 00	2,000 00	
Md. Casualty Co. stock.....	2,500 00	6,800 00	
United Ry. & Elec. Co. com. stock.	45,000 00	13,950 00	10,000 00
Ral. & Aug. R. R. 1st 6 per cent. bonds	2,000 00	2,300 00	
Md. Casualty Co. stock.....	2,500 00	6,800 00	
Chas. Con. Ry. & Elec. 5 p. c. bds.	1,000 00	975 00	10,000 00
Col. Phy. & Sur. 5 p. c. 1st. mtg. bonds	2,000 00	2,000 00	
Ga. & Ala. R. R. Com. stock.....	6,100 00	1,494 50	1,200 00
Total amounts	$310,600 00	$271,906 50	$241,650 00

		$241,650 00
Cash in office, $4,896.91; in bank, $14,823.84; total.....		19,720 75
Interest due and accrued on stocks and bonds.....		5,856 57
Interest due and accrued on collateral loans		2,184 67
Gross premiums in due course of collection.....		38,863 20
All other assets, viz.: Due for reinsurance on losses paid...		2,615 30
Bills receivable, endorsed (not admitted).....	$1,500 00	
Aggregate amount of all actual available Assets.....		**$807,949 34**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$7,273 25	
Losses unadjusted, including all reported and supposed losses	16,853 46	
Total amount of claims for losses.....	$24,126 71	
Deduct reinsurance thereon.....	6,856 75	
Net amount of unpaid losses and claims.....		$17,269 96

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$89,774 51	
Unearned premiums, *pro rata*, on fire risks running more than one year	94,830 13	
Total unearned premiums		$184,604 64
All other liabilities, viz.: Commissions and brokerage, $10,435.15; reinsurance, $6,794.21; total		17,229 36
Total liabilities, except capital and net surplus		$219,103 96
Joint stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		88,845 38
Aggregate Liabilities, including paid up capital and net surplus		$807,949 34

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$342,919 17	
Deduct reinsurance ($12,887.30), rebate and return premiums	47,139 39	
Net cash received for premiums (all fire)		$295,779 78
Interest and dividends received from all other sources		8,210 97
Received for rent		375 03
Received for capital	$500,000	
Received for surplus	$250,000	
Aggregate Receipts during the year in cash		$304,365 78

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$124,610 92	
Deduct salvages and reinsurances	17,292 69	
Net amount paid for losses (all fire)		$107,318 23
Commissions and brokerage		40,759 61
Salaries and other charges of officers, clerks and other employes		17,145 52
State, national and local taxes		9,177 57
All other disbursements, viz.: Advertising, printing, $1,407.66; maps, $1,274.12; furniture and fixtures, $591.38; general expenses, $9,054.56; stamps, $792.04; traveling expenses, $3,379.38; Associated Firemen's Insurance Co., $13,724.45; Manufacturers and Merchants' Insurance Co., $90,232.44; total		120,456 03
Aggregate Disbursements during the year in cash		$294,856 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
Written or renewed in 1899	$58,775,225	$609,084 91
Deduct expirations and cancellations	19,901,547	219,916 27
In force December 31, 1899	$38,873,678	$389,168 64
Deduct amount reinsured	4,500,419	39,128 27
Net amount in force	$34,373,259	$350,040 37

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$17,912,083	$179,549 01	1-2	$89,775 51
1898.....	Two years	4,234,086	46,049 67	1-4	11,512 42
1899.....		1,605,730	16,976 93	3-4	12,732 70
1897.....	Three years	252,953	1,430 58	1-6	238 43
1898.....		3,978,951	38,123 17	1-2	19,061 59
1899.....		3,551,951	35,196 11	5-6	29,330 09
1896.....	Four years	2,900	20 00	1-8	2 50
1898.....		3,000	43 65	5-8	27 28
1899.....		102,962	1,361 60	7-8	1,191 40
1895.....	Five years	148,310	1,669 03	1-10	166 90
1896.....		139,048	1,369 03	3-10	410 71
1897.....		766,344	8,224 74	1-2	4,112 37
1898.....		836,262	9,935 38	7-10	6,954 77
1899.....		831,079	10,025 04	9-10	9,022 54
1899.....	Six years	6,100	55 18	.....	55 18
1899.....	Ten years	1,500	11 25	.....	11 25
Totals		$34,373,259	$350,040 37	.....	$184,604 64

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$295,779 78
Total losses paid since organization.....	107,318 23
Total par value of the Company's stock owned by the directors.....	97,825 00
Total amount loaned to officers and directors.....	51,450 00
Total amount loaned to stockholders not officers.....	121,200 00
Total amount of fire losses incurred during the year.....	120,472 89

Business in the State of New York during the year.

Fire risks written	$3,658,974 00
Premiums received	17,750 85
Losses paid	14,725 59
Amount of losses incurred.....	17,015 33

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

[Incorporated March 27, 1820; commenced business September 1, 1817.]

E. C. IRVIN, President. B. T. HERKNESS, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$353,043 03
Loans on bond and mortgage (first liens)	1,668,508 89
Loans on bond and mortgage upon which more than one year's interest is due	95,700 00
Interest due and unpaid on bond and mortgage loans	22,819 07
Interest accrued thereon	23,453 19

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
City of Camden 7 per cent. bds.	$1,500 00	115	$1,725 00
City of Richmond 6 p. ct. cert.	25,000 00	119	29,750 00
City of Tacoma Water and Light bonds	40,000 00	102½	41,000 00
City of Richmond 4 p. ct. cert.	65,600 00	108	70,848 00
City of Portland, Ore., New City Hall gold bonds	15,000 00	120	18,000 00
City of Petersburg, Va., 5 per cent. bonds	50,000 00	121	60,500 00
Atlantic City, N. J., city water works bonds	25,000 00	120	30,000 00
City of Duluth Water and Light bonds	100,000 00	122	122,000 00
State of Georgia 4½ per cent. bds.	25,000 00	114	28,500 00
Northern Central Ry. Co. general mortgage bonds	168,000 00	111	186,480 00
Catawissa R. R. Co. 7 per cent. registered bonds	10,000 00	105	10,500 00
Lehigh Valley R. R. 7 per cent. registered bonds	32,000 00	127	40,640 00
Lehigh Valley R. R. 6 per cent. registered bonds	100,000 00	117½	117,500 00
Philadelphia & Erie R. R. 5 per cent. registered bonds	100,000 00	120	120,000 00
Belt R. R. & Stock Yards 6 per cent. 1st mortgage bonds	50,000 00	119	59,500 00
Louisville & Nashville R. R. general mortgage bonds	75,000 00	120	90,000 00
Texas & Pacific R. R. 6 per cent. 1st mortgage bonds	11,000 00	103	11,330 00
Camden & Atlantic R. R. 5 per cent. registered bonds	30,000 00	112	33,600 00
Penn. R. R. con. mtge. bonds	50,000 00	116	58,000 00
Cin., Ham. & Dayton R. R. Co. 5 p. ct. reg. gen. mtge. gold bds.	20,000 00	108	21,600 00
Cin., Dayton & Ironton R. R. Co. 5 p. ct. 1st mtge. gold bonds	25,000 00	114	28,500 00
Chic., Rock Island & Pac. R. R. Co. gen. mtge. gold bonds	25,000 00	106	26,500 00
Northern Pacific R. R. prior lien bonds	34,000 00	103¾	35,275 00
Reading Co. 4 per cent. gen. mtge. gold bonds	20,000 00	86⅝	17,325 00
Central Car Trust Co. 6 p. ct. bds.	10,000 00	100	10,000 00
Ohio River R. R. Co. 5 per cent. 1st mortgage bonds	25,000 00	105	26,250 00

	Par value.	Carried at.	Market value.	
Centralia & Chester R. R. 5 per cent. 1st mtg. gold bonds.....	$50,000 00	30	$15,000 00	
Chicago & Erie R. R. Co. 5 per cent. 1st mtge. gold bonds.....	35,000 00	114¼	39,987 50	
Lynn & Boston R. R. Co. 5 per cent. 1st mtge. gold bonds.....	50,000 00	114	57,000 00	
Lehigh Valley Coal Co. 5 per cent. 1st mortgage gold bonds.....	15,000 00	101	15,150 00	
Port of Portland, Ore., 5 per cent. gold bonds	39,000 00	120	46,800 00	
Lehigh Coal & Navigation Co. 7 per cent. con. mtge. bonds.....	100,000 00	128	128,000 00	
Evansville & Terre Haute R. R. Co. 5 p. ct. 1st. gen. mtge. bds..	50,000 00	104	52,000 00	
Newark Passenger Ry. Co. 1st con. mtge. gold bonds.....	22,000 00	115½	25,410 00	
Lehigh Valley R. R. Co. 4½ per cent. registered bonds.....	75,000 00	107½	80,625 00	
Terminal R. R. Assn., St. Louis, 1st con. mtge. gold bonds.....	75,000 00	113	84,750 00	
Philadelphia City Passenger Ry. Co. 5 per cent. bonds.....	50,000 00	110	55,000 00	
Allentown & Bethlehem Rapid Transit Co. 6 p. ct. 1st mtge. gold bonds	56,000 00	110	61,600 00	
Cleveland Electric R. R. Co. 5 per cent. 1st mtge. gold bonds.....	30,000 00	109	32,700 00	
Lehigh Coal & Navigation Co. col. trust 4½ per cent. gold bonds...	50,000 00	103½	51,750 00	
Seaboard Air Line Equipment gold bonds	25,000 00	100	25,000 00	
Toledo Electric Street Ry. 1st mortgage gold bonds.....	30,000 00	108	32,400 00	
Central of Georgia Ry. Co. con. mortgage gold bonds.....	50,000 00	87	43,500 00	
United Traction Co. of Pittsburgh general mortgage gold bonds....	50,000 00	113	56,500 00	
Fairmount Park Transportation Co. 1st mortgage gold bonds.....	50,000 00	108	54,000 00	
Edison Electric Light Co. trust certificates	13,000 00	110¾	14,397 50	
Chicago Edison Co. 1st mtge. gold bonds	50,000 00	107	53,500 00	
Minneapolis Street Ry. Co. 1st con. mtge. bonds.....	20,000 00	105	21,000 00	
Trenton Street Ry. Co. con. mtge. gold bonds	75,000 00	105	78,575 00	
Seaboard & Roanoke R. R. Co. 1st mortgage bonds	30,000 00	105	32,100 00	
Wilmington & Chester Traction Co. col. trust gold bonds.....	50,000 00	107½	53,750 00	
Cleveland, Lorian & Wheeling R. R. Co. 1st mtge. con. gold bds..	25,000 00	102½	25,625 00	
Westinghouse Electric & Manuf. Co. gold debenture certificates..	40,000 00	102½	41,000 00	
Trenton Gas & Electric Co. 1st mortgage gold bond.....	40,000 00	102½	41,000 00	
United Railways gold trust certificates	30,000 00	81	24,300 00	
New York Gas & Electric Light, Heat and Power Co. gold bonds.	50,000 00	92½	46,250 00	
Pennsylvania R. R. Co. stock.....	61,500 00	65⅜	80,411 25	
Fire Association stock.....	9,250 00	400	*74,000 00	
Phila., Germantown & Norristown R. R. Co. stock.....	16,550 00	150	49,650 00	
Chestnut Hill R. R. Co. stock.....	3,500 00	60	4,200 00	
Philadelphia Bourse stock.....	1,000 00	.....	.....	
Philadelphia Bourse pref. stock....	375 00	.....	.....	
Underwriters' Salvage Co. stock..	500 00	100	500 00	
Centralia & Chester R. R. Co. stk.	12,500 00	.....	.....	
Philadelphia Traction Co. stock...	25,000 00	190	47,500 00	
United Power & Transportation Co. stock	2,500 00	112	2,800 00	
Miami Valley Insurance Co. stock.	100,000 00	62½	*1,250 00	
Total par and market values..	$2,699,770 00	.....	$2,956,804 25	$2,956,804 25

*Not admitted as an asset.

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Portland University bonds	$20,800 00	$14,560 00	$10,000 00
Mortgage, premises 510 E. Fayette st., 219 Bennett st., 215-217-219 Bucher st., Syracuse, N. Y.	3,000 00	3,000 00	3,000 00
Merchants' National Bank stock	33,300 00	33,300 00	
Camden Iron Works stock	25,000 00	25,000 00	
United New Jersey R. R. stock	3,700 00	10,064 00	
Diamond State Iron Co. stock	10,000 00	10,000 00	
Pennsylvania R. R. stock	8,800 00	11,616 00	50,000 00
Pennsylvania R. R. mtge. 6 per cent. stock	2,000 00	2,600 00	
North Penn. R. R. mtge. 7 per cent. stock	1,000 00	1,160 00	
Wheeling Ry. Co. 2d mtge. bonds	25,000 00	25,000 00	23,828 13
Hudson River Water Power Co. bonds	15,000 00	15,300 00	25,000 00
City of Duluth Water and Light bonds	12,000 00	14,640 00	
Consolidated Traction Co. of New Jersey	7,000 00	7,560 00	10,000 00
Wilkesbarre & Wyoming Valley Traction Co. bonds	5,000 00	5,600 00	
City of Perth Amboy tax arrearage bonds	24,000 00	25,440 00	20,000 00
Total amounts	$156,800 00	$204,840 00	$141,828 13

		$141,828 13
Cash in office, $40,647.73; in bank, $128,614.53; total		169,262 26
Interest due and accrued on stocks and bonds		24,912 00
Interest due and accrued on collateral loans		471 77
Gross premiums in due course of collection		804,132 38
All other assets, viz.: Rents due and accrued, $1,530; due for reinsurance on losses paid, $15,913.40; total		17,443 40
Aggregate amount of all actual available Assets		$6,278,378 37

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$162,667 42	
Losses unadjusted, including all reported and supposed losses	204,331 00	
Losses resisted, including interest, cost and expenses	38,206 81	
Total amount of claims for losses	405,205 22	
Deduct reinsurance thereon	44,665 24	
Net amount of unpaid losses and claims		$360,539 99
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$924,061 32	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,165,808 84	
Total unearned premiums		2,089,870 16
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		1,957,342 20
All other liabilities, viz.: Taxes and assessments, $1,609.32; commissions and brokerage, $131,223.48; return premiums, $89,857.62; reinsurance, $118,948.71; total		341,639 13
Total liabilities, except capital and net surplus		$4,749,391 48
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		*1,028,986 89
Aggregate Liabilities, including paid up capital and net surplus		$6,278,378 37

*Under the provisions of the Insurance Law the surplus of this Company is reduced to $945,462.12 by the deduction of $8,274.77 of reinsurances and $74,000 of Association's stock owned and $1,250 stock of other insurance companies, not allowed.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$3,203,266 61	
Deduct reinsurance ($346,933.36), rebate and return premiums	693,211 05	
Net cash received for premiums (all fire)		$2,510,055 56
Interest received on bonds and mortgages		107,616 98
Interest and dividends received from all other sources		144,196 33
Received for rent		9,868 75
Deposits premiums received on perpetual fire risks	$45,598 58	
Aggregate Receipts during the year in cash		**$2,771,737 62**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,066,348 40	
Deduct salvages and reinsurances	259,485 97	
Net amount paid for losses (all fire)		$1,806,862 43
Dividends paid		200,000 00
Commissions and brokerage		531,390 14
Salaries and other charges of officers, clerks and other employes		274,229 54
State, national and local taxes		83,140 79
All other disbursements, viz.: Advertising, printing, $20,503.09; legal expense, $2,643.53; repairs to real estate, $7,950.60; miscellaneous, $127,849.57; total		158,946 79
Deposit premiums returned on perpetual risks	$47,998 50	
Aggregate Disbursements during the year in cash		**$3,054,569 69**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$387,791,683	$4,167,874 75
Written or renewed in 1899	268,750,929	3,263,694 34
Totals	$656,542,612	$7,431,569 09
Deduct expirations and cancellations	267,551,289	3,069,945 17
In force December 31, 1899	$388,991,323	$4,361,622 92
Deduct amount reinsured	24,563,049	302,955 13
Net amount in force	$364,428,274	$4,058,668 79
Perpetual risks (not included above)		$88,876,287 93
Premiums on same		2,127,074 60

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$137,610,940	$1,848,122 64	1-2	$924,061 32
1898	Two years	670,291	6,368 07	1-4	1,592 02
1899	Two years	804,901	7,613 24	3-4	5,709 93
1897	Three years	50,158,663	401,618 87	1-6	66,936 50
1898	Three years	57,132,571	513,259 11	1-2	256,629 55
1899	Three years	44,832,980	484,307 44	5-6	403,589 54
1896	Four years	798,117	8,017 79	1-8	1,002 22
1897	Four years	420,446	4,448 77	3-8	1,668 26
1898	Four years	694,686	6,203 75	5-8	3,877 34
1899	Four years	671,007	6,246 77	7-8	5,465 93
1895	Five years	9,815,107	114,857 14	1-10	11,485 71
1896	Five years	13,298,452	145,955 33	3-10	43,786 60
1897	Five years	14,717,125	153,711 68	1-2	76,855 84
1898	Five years	15,994,881	174,675 28	7-10	122,272 70
1899	Five years	16,808,107	183,262 91	9-10	164,936 70
Totals		$364,428,274	$4,058,668 79	.....	$2,089,870 16

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$49,949,550 00
Total losses paid since organization	27,211,566 00
Total cash dividends declared since the Company commenced business	5,779,762 00
Total par value of the Company's stock owned by the directors.....	31,300 00
Total amount of fire losses incurred during the year.....	1,874,033 00

Business in the State of New York during the year.

Fire risks written	$25,519,636 00
Premiums received	202,212 31
Losses paid	242,989 20
Amount of losses incurred	250,228 39
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	1,487 73
Amount of taxes paid to various fire departments	3,265 78

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized May 3, 1863; commenced business June 18, 1863.]

WILLIAM J. DUTTON, President. BERNARD FAYMONVILLE, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$491,700 00
Loans on bond and mortgage (first liens).....	369,187 64
Loans on bond and mortgage upon which more than one year's interest is due (of which $53,604.15 is in process of foreclosure)	53,604 15
Interest due and unpaid on bond and mortgage loans.....	12,021 91
Interest accrued thereon	3,063 53

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Omnibus Cable R'y Co., San Francisco, Cal., 6 per cent. bonds.....	$125,000 00	126¼	$157,812 50
Market St. R'y Co., San Francisco, Cal., 5 per cent. bonds.....	108,000 00	116½	125,820 00
Powell St. R'y Co., San Francisco, Cal., 6 per cent. bonds.....	20,000 00	121	24,200 00
Sutter St. R'y Co., San Francisco, Cal., 5 per cent. bonds.....	50,000 00	113	56,500 00
Presidio and Ferries R. R. Co., San Francisco, Cal., 6 per cent. bds...	50,000 00	101	50,500 00
San Francisco & San Joaquin Valley R'y Co., 5 per cent. bonds...	35,000 00	115	40,250 00
San Francisco & N. Pac. R'y Co. 5 per cent. bonds.....	15,000 00	115	17,250 00
Northern R'y Co. of Cal. 6 per cent. bonds.....	40,000 00	115	46,000 00
S. Pac. Coast R'y Co., Cal. 4 p. c. bonds	20,000 00	90	18,000 00
U. S. registered 4 per cent. bonds..	125,000 00	134¼	167,812 50
Oakland Gas Light & Heat Co., Oakland, Cal., 5 per cent. bonds.	60,000 00	108	64,800 00
Stockton Gas & Electric Co., Stockton, Cal., 6 per cent. bonds.....	32,000 00	103	32,960 00
Spring Valley water works of San Francisco, 6 per cent. bonds....	39,000 00	113½	44,265 00
Riverside Water Co. 6 p. c. bonds.	20,000 00	75	15,000 00
Baker City, Ore., 6 p. c. water bds.	17,000 00	104	17,680 00
Marin Co., Cal., 5 p. c. water bds..	5,000 00	102	5,100 00
Baker City, Ore., 6 p. c. school bds.	15,000 00	105	15,750 00
Palo Alto, Cal., 6 p. c. school bds..	10,000 00	102	10,200 00
Territory of Arizona 5 p. c. funding bonds.....	22,000 00	105	23,100 00
Independence City, Ore., 6 p. c. bds	3,000 00	100	3,000 00
Blaine Co., Idaho, 6 p. c. bonds....	400 00	100	400 00
Home Mutual Ins. Co., San Francisco, Cal., stock.....	298,000 00	.....	*600,000 00
Bank of California, San Francisco, Cal., stock.....	14,000 00	400	56,000 00
First Nat. Bank, San Francisco, Cal., stock.....	23,000 00	250	57,500 00
Anglo-Californian Bank (Limited), San Francisco, Cal., stock.....	8,300 00	65	10,790 00
Sather Banking Co., San Francisco, Cal., stock.....	11,560 00	15	5,100 00
Mercantile Trust Co., San Francisco, Cal., stock.....	5,000 00	55	5,500 00
Oakland Bank of Savings, Oakland, Cal., stock.....	22,500 00	70	31,500 00
Union Nat. B'k, Oakland, Cal., stk.	5,000 00	150	7,500 00
San Francisco Nat. Bank stock....	25,000 00	110	27,500 00

*Deducted by Company. See page 247.

	Par value.	Carried at.	Market value.	
California Street Cable R. R. Co., San Francisco, Cal., stock.....	$100,000 00	120	$120,000 00	
Sutter Street R. R. Co., San Francisco, Cal., stock.....	62,500 00	100	62,500 00	
Presidio & Ferries R. R. Co., San Francisco, Cal., stock.....	55,000 00	22½	12,375 00	
Market Street Ry. Co., San Francisco, Cal., stock.....	20,000 00	60	12,000 00	
Oakland Gas, Light and Heat Co., Oakland, Cal., stock.....	45,500 00	43	27,950 00	
San Francisco Gas & Electric Co., San Francisco, Cal., stock.....	50,000 00	51	25,500 00	
Pacific Gas Improvement Co., San Francisco, Cal., stock.....	20,000 00	50	10,000 00	
Stockton Gas & Elec. Co., Stockton, Cal., stock.....	23,580 00	12½	9,825 00	
Spring Valley Water Works, San Francisco, Cal., stock.....	60,000 00	92½	55,500 00	
San Jose Water Co., San Jose, Cal.	10,000 00	100	10,000 00	
California Dry Dock Co., San Francisco, Cal., stock.....	65,600 00	37½	24,600 00	
California Shipping Co., San Francisco, Cal., stock.....	10,000 00	40	10,000 00	
Total par and market values..	$1,745,940 00	.....	$2,118,040 00	
*Deducted by Company.....			600,000 00	
				$1,518,040 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
California Street Cable R. R. Co., San Francisco, stock.....	$1,800 00	$2,160 00		
Pacific Gas Improvement Co., San Francisco, stock.....	6,800 00	3,400 00	$5,000 00	
Pacific Telegraph & Telephone Co., San Francisco, stock.....	10,000 00	4,800 00		
Bank of Sonoma Co., Petaluma, Cal., stock.....	39,000 00	48,750 00	34,000 00	
Sutter Street Ry. Co., San Francisco, stock.....	40,000 00	40,000 00	24,500 00	
Southern Pacific Milling Co., San Francisco, stock.....	35,000 00	24,500 00	10,000 00	
Masonic Hall Association, San Francisco, stock.....	3,630 00	5,445 00	4,000 00	
Bank of Sonoma Co., Petaluma, Cal., stock.....	20,000 00	25,000 00	15,000 00	
Masonic Hall Association, San Francisco, stock.....	5,950 00	8,925 00	6,500 00	
San Francisco & North Pacific Ry. Co. stock.....	150,000 00	30,000 00		
Presidio & Ferries Ry. Co.....	101,100 00	22,747 50		
California Bank of Los Angeles, stock.....	12,500 00	12,500 00	54,000 00	
Eastern Dynamite Co. stock.....	2,000 00	1,700 00		
Southern Pac. of California stock..	15,000 00	16,650 00		
Presidio & Ferries Ry. bonds.....	10,000 00	10,100 00		
Total amounts.....	$452,780 00	$256,677 50	$153,000 00	
				153,000 00
Cash in office, $18,519.18; in bank, $183,930.35; total.....				202,449 53
Interest due and accrued on collateral loans.....				1,170 18
Gross premiums in due course of collection.....				422,211 30
Bills receivable, not matured, taken for premiums.....				45,564 85
All other assets, viz.: Due for reinsurance on losses paid, $4,685.09; warrants, $1,454.20; total				6,139 29
Due on open accounts and bills receivable (not admitted)			$6,228 70	
Aggregate amount of all actual available Assets.....				$3,278,152 38

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$30,025 45	
Losses unadjusted, including all reported and supposed losses	279,248 26	
Losses resisted, including interest, cost and expenses	3,775 00	
Total amount of claims for losses	$313,048 71	
Deduct reinsurance thereon	57,191 83	
Net amount of unpaid losses and claims		$255,856 88
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$512,169 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	719,081 30	
Unearned premiums, at 50 per cent. on inland navigation and time risks	87,370 99	
Unearned premiums, at 100 per cent. on marine risks	57,448 71	
Total unearned premiums		1,376,070 82
All other liabilities, viz.: Commissions and brokerage, $59,587.11; special deposits, $15,369.24; bills payable, $8,195.73; total		83,152 08
Total liabilities, except capital and net surplus		$1,715,079 78
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		563,072 60
Aggregate Liabilities, including paid up capital and net surplus		$3,278,152 38

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$1,964,744 18	$801,138 00	
Deduct reinsurance ($657,408.38), rebate and return premiums	549,421 18	407,530 96	
	$1,415,323 00	$393,607 04	
Net cash received for premiums			$1,808,930 04
Interest received on bonds and mortgages			21,241 30
Interest and dividends received from all other sources			118,156 09
Received for rent			28,657 83
Aggregate Receipts during the year in cash			$1,976,985 26

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$1,023,643 29	$650,459 86	
Deduct salvages and reinsurances	169,267 36	292,826 40	
	$854,375 93	$357,633 46	
Net amount paid for losses			$1,212,009 39
Dividends paid			120,000 00
Commissions and brokerage			239,406 35
Salaries and other charges of officers, clerks and other employes			226,497 40
State, national and local taxes			64,242 76
All other disbursements			178,697 47
Aggregate Disbursements during the year in cash			$2,040,853 37

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$214,173,190	$2,573,359 38	$11,263,225	$294,901 67
Written or renewed in 1899.....	169,974,634	1,982,409 70	107,281,183	835,796 31
Totals	$384,147,824	$4,555,769 08	$118,544,408	$1,130,697 98
Deduct expirations and cancellations.....	158,198,165	1,863,475 43	106,051,294	822,590 60
In force December 31, 1899.	$225,949,659	$2,692,293 65	$12,493,114	$308,107 38
Deduct amount reinsured.	25,310,066	281,927 19	2,135,844	75,916 69
Net amount in force..	$200,639,593	$2,410,366 46	$10,357,270	$232,190 69

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$82,219,361	$1,024,339 65	1-2	$512,169 82
1898.....	Two years.....	2,348,085	21,439 38	1-4	5,359 84
1899.....		2,327,848	19,354 92	3-4	14,516 19
1897.....	Three years.....	21,913,263	268,661 32	1-6	44,776 88
1898.....		32,145,436	380,936 89	1-2	190,468 44
1899.....		27,683,977	318,826 79	5-6	265,688 99
1896.....	Four years.....	580,850	7,541 27	1-8	942 65
1897.....		502,319	5,349 42	3-8	2,006 03
1898.....		970,786	9,424 65	5-8	5,890 40
1899.....		528,782	5,441 40	7-8	4,761 23
1895.....	Five years.....	4,721,578	62,958 59	1-10	6,295 86
1896.....		5,498,299	62,362 19	3-10	18,708 65
1897.....		5,709,455	65,807 88	1-2	32,903 94
1898.....		6,681,181	76,838 49	7-10	53,786 94
1899.....		6,808,373	81,083 62	9-10	72,975 26
Totals.....		$200,639,593	$2,410,366 46	.....	$1,231,251 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$35,566,106 85
Total losses paid since organization.....	18,522,997 01
Total cash dividends declared since the Company commenced business.	3,016,060 00
Total dividends declared payable in stock since organization.....	100,000 00
Total par value of the Company's stock owned by the directors.....	109,900 00
Total amount loaned to officers and directors.....	3,250 00
Total amount loaned to stockholders not officers.....	10,500 00
Total amount of fire losses incurred during the year.....	858,147 25
Total amount of time and inland marine losses incurred during the year.....	99,936 04
Total amount of ocean marine losses incurred during the year.....	273,091 06

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$13,425 00
New Mexico	10,000 00
Oregon	56,000 00
Virginia	53,700 00

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$20,378,569 47	$21,419,779 00
Premiums received	150,377 72	107,738 41
Losses paid	131,121 26	110,293 58
Amount of losses incurred.....	137,877 31	135,163 89
Amount of taxes paid to various fire departments.....	.....	2,821 13

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

[Organized May 31, 1832; commenced business April 19, 1833.]

CHARLES R. PECK, President. E. A. LAW, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$71,000 00
Loans on bond and mortgage (first liens)	225,050 00
Interest due and unpaid on bond and mortgage loans	637 50
Interest accrued thereon	2,783 59

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Lehigh Valley R. R. 2d mtg. 7 per cent. reg. bonds	$8,000 00	126	$10,080 00
Delaware & Bound Brook R. R. Co. 1st mtg. 7 p. c. coupon bonds	24,000 00	118	28,320 00
Catawissa R. R. Co. 2d mtg. 7 per coupon bonds	4,000 00	104¾	4,190 00
Penn. & N. Y. Canal & R. R. 1st mtg. 7 per cent. coupon bonds	6,000 00	116	6,960 00
Elmira & Williamsport R. R. stock.	550 00	50	550 00
Pittsburgh, Cin. & St. L. Ry. Co. 1st mtg. 7 per cent. coupon bds.	20,000 00	103½	20,700 00
United New Jersey R. R. & Canal Co. con. mtg. 6 p. c. coupon bds.	20,000 00	102	20,400 00
Phila. & Erie R. R. con. mtg. 5 per cent. bonds	10,000 00	119¾	11,975 00
Penn. R. R. gen. mtg. 6 per cent. reg. bonds	5,000 00	127	6,350 00
Penn. R. R. gen. mtg. 6 per cent. coupon bonds	6,000 00	130	7,800 00
Junction R. R. Co. 2d mtg. 6 per cent. coupon bonds	7,000 00	101	7,070 00
Belvidere Delaware R. R. 1st mtg. 6 per cent coupon bonds	1,000 00	106	1,060 00
Connecting Ry., series C, 6 p. c. coupon bonds	2,000 00	106	2,120 00
Connecting Ry., series D, coupon bonds	1,000 00	108	1,080 00
Phila. Germantown & Norristown R. R. Co. stock	13,200 00	150	39,600 00
City of Camden 7 per cent. coupon bonds	1,000 00	111	1,110 00
Penn. R. R. con. mtg. 6 per cent. coupon bonds	6,000 00	115	6,900 00
United Companies of New Jersey, stock	15,000 00	272½	40,875 00
Germantown Pass. Ry. Co. stock.	10,250 00	145	29,725 00
Penn. Steel Co. 5 per cent. bonds.	15,000 00	108	16,200 00
2d & 3d St. Pass. Ry. Co. stock.	5,000 00	300	30,000 00
Penn. & North-Western R. R. Co. gen. mtg. 5 per cent. coupon bds.	10,000 00	100	10,000 00
Penn. R. R. Co. stock	16,000 00	65⅝	20,920 00
Lehigh Valley Ry. 4½ per cent. coupon bonds	25,000 00	109	27,250 00
The Nat. Bank of the Northern Liberties, Phila., stock	3,450 00	110	7,590 00
Lehigh Valley R. R. Annuity 6 p. c. reg. bonds	15,000 00	125	18,750 00
North Penn. R. R. Co. stock	5,200 00	102	10,608 00
Phila. City Pass. Ry. Co. 1st mtg. 5 per cent. coupon bonds	3,000 00	106	3,180 00
Lombard & So. Sts. Pass. Ry. Co. 1st mtg. 5 per cent. coupon bds.	3,000 00	100	3,000 00

	Par value.	Carried at.	Market value.
13th & 15th Sts. Pass. Ry. Co. stk.	$1,000 00	300	$6,000 00
Newark Pass. Ry. Co. 1st con. mtg. 5 per cent coupon bonds.....	5,000 00	115½	5,775 00
Bank of North America, Phila. stk.	2,800 00	252	7,056 00
First Nat. Bank of Phila. stock...	1,000 00	160	1,600 00
Northern Cent. Ry. Co. 2d gen. mtg. series A, 5 p. c. coupon bds.	6,000 00	120	7,200 00
Northern Cent. Ry. Co. 2d gen. mtg. series B, 5 p. c. coupon bds.	4,000 00	120	4,800 00
Frankford & Southwark P. C. P. R. R. Co. stock.....	2,500 00	450	22,500 00
The Union Traction Co. of Phila. stock	2,870 00	38½	6,314 00
Electric & People's Trac. 4 p. c. stock truct certificates.....	25,000 00	97½	24,375 00
Phila. Traction Co. stock.....	10,000 00	95	19,000 00
Phila. Securities Co. pref. stock...	250 00	2½	250 00
Phila. Securities Co. com. stock..	.....	.....	.....
Phila. & Reading Terminal 5 per cent. coupon bonds	10,000 00	121	12,100 00
Equitable Illuminating Gas Light Co. of Phila. 5 p. c. coupon bds..	15,000 00	107⅝	16,143 75
Penn. R. R. Allotments stock....	.....	14	448 00
Total par and market values..	$346,070 00	.....	$527,924 75

$527,924 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Union Pass. Ry. Co. stock.....	$1,050 00	$4,945 50	$3,200 00
Westinghouse Air Brake Co. stk..	8,750 00	33,425 00	25,000 00
Reading Co. 1st pref. stock.....	10,000 00	5,250 00	
Choctaw O. & G. pref. stock.....	5,000 00	4,450 00	
Union Traction Co. of Phila. stk.	1,750 00	3,850 00	20,000 00
Cambria Steel Co. stock.....	1,500 00	10,062 50	
Equitable Trust Co. stock.....	1,650 00	3,300 00	
Penn. R. R. Co.'s 6 per cent. con. mtg. bonds	3,000 00	3,450 00	5,000 00
Erie & West. Trans. Co. stock....	2,500 00	2,500 00	
United Gas Improvement Co., Phila., stock	2,000 00	6.120 00	4,000 00
Total amounts	$37,200 00	$77,353 00	$57,200 00

		57,200 00
Cash in office, $265.35; in bank, $17,841.89; total		18,107 24
Interest due and accrued on collateral loans.....		339 40
Gross premiums in due course of collection.....		33,055 37
All other assets, viz.: Rents due and accrued, $197.50; due for reinsurance on losses paid, $3,399.47; perpetual deposits in other companies, $5,017.50; total.....		8,614 47
Aggregate amount of all actual available Assets.....		**$944,712 32**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$7,464 24	
Losses unadjusted, including all reported and supposed losses	13,528 00	
Total amount of claims for losses.....	$20,992 24	
Deduct reinsurance thereon.....	4,120 77	
Net amount of unpaid losses and claims.....		$16,871 47
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$55,108 50	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	41,120 92	
Total unearned premiums.....		96,229 42

Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		$231,843 40
All other liabilities, viz.: Commissions and brokerage, $8,007.18; reinsurance, $4,426.65; total		12,433 83
Total liabilities, except capital and net surplus		$357,378 12
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		*187,334 20
Aggregate Liabilities, including paid up capital and net surplus		$944,712 34

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$236,020 48	
Deduct reinsurance ($71,807.19), rebate and return premiums	103,647 09	
Net cash received for premiums (all fire)		$132,373 39
Interest received on bonds and mortgages		11,923 43
Interest and dividends received from all other sources		26,769 67
Received for rent		1,947 42
Received from all other sources, viz.: Discounts on perpetual premiums		502 69
Deposits premiums received on perpetual fire risks	$6,879 03	
Aggregate Receipts during the year in cash		$173,516 60

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$128,312 23	
Deduct salvages and reinsurances	45,755 45	
Net amount paid for losses (all fire)		$82,556 78
Dividends paid		24,000 00
Commissions and brokerage		29,778 18
Salaries and other charges of officers, clerks and other employes		13,085 17
State, national and local taxes		7,568 84
All other disbursements, viz.: Patrol and compact, $3,471.77; expenses, $10,694.84; total		14,166 61
Deposit premiums returned on perpetual risks	$8,187 80	
Aggregate Disbursements during the year in cash		$171,155 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$18,278,678	$189,280 71
Written or renewed in 1899	24,275,397	246,955 94
Totals	$42,554,075	$436,236 65
Deduct expirations and cancellations	17,998,541	177,673 40
In force December 31, 1899	$24,555,534	$258,563 25
Deduct amount reinsured	7,454,288	78,097 85
Net amount in force	$17,101,246	$130,465 40
Perpetual risks (not included above)		$10,537,610 00
Premiums on same		256,028 56

Largest amount in any one hazard, $20,000.

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $185,571.93 by the deduction of $1,762.27 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$10,150,174	$110,217 11	1-2	$55,108 50
1898.....	Two years	69,935	579 26	1-4	144,82
1899.....		174,142	1,903 01	3-4	1,427 25
1897.....	Three years	657,115	7,155 87	1-6	1,192 65
1898.....		1,018,288	11,645 92	1-2	5,822 96
1899.....		1,977,093	20,702 83	5-6	11,252 35
1896.....	Four years	12,500	102 80	1-8	12 85
1898.....		32,550	289 46	5-8	180 90
1899.....		31,300	290 71	7-8	254 38
1895.....	Five years	417,909	4,870 13	1-10	487 01
1896.....		403,331	4,444 36	3-10	1,333 31
1897.....		634,946	5,478 09	1-2	2,739 04
1898.....		778,644	5,482 31	7-10	3,837 62
1899.....		655,219	6,724 94	9-10	6,052 45
1895.....	Six years	1,700	17 00	1-4	4 25
1898.....		23,000	101 50	9-12	76 13
1899.....		16,000	93 75	11-12	85 93
1893.....	Seven years	4,500	18 00	1-14	1 28
1899.....		6,800	27 20	13-14	25 26
1890.....	Ten years	1,200	21 00	1-20	1 05
1892.....		5,000	120 00	1-4	30 00
1893.....		1,200	8 00	7-20	2 80
1898.....		12,000	69 60	17-20	59 16
1899.....		16,700	102 55	19-20	97 47
Totals		$17,101,246	$180,465 40	.....	$96,229 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$3,025,957 30
Total losses paid since organization.....	1,938,792 10
Total cash dividends declared since the Company commenced business	732,408 17
Total par value of the Company's stock owned by the directors.....	133,400 00
Total amount loaned to stockholders not officers.....	4,000 00
Total amount of fire losses incurred during the year.....	89,152 04

Business in the State of New York during the year.

Fire risks written	$3,379,992 00
Premiums received	23,180 25
Losses paid	11,395 96
Amount of losses incurred	14,802 27
Amount of taxes paid to various fire departments.....	340 73

FIREMEN'S INSURANCE COMPANY.

BALTIMORE, MD.

[Organized December, 1825; commenced business August 2, 1826.]

F. E. S. WOLFE, President. HARRY L. RIALL, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$135,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
State of Maryland 3½ per cent. bonds	$30,000 00	109	$32,700 00	
State of Virginia (Century) 2 and 3 per cent. bonds.....	30,000 00	85	25,500 00	
State of Virginia deferred bonds...	21,500 00	10	2,150 00	
Baltimore City 3 per cent. bonds..	10,000 00	100	10,000 00	
Baltimore City 3½ per cent. bonds.	50,000 00	101	50,500 00	
Baltimore City 3½ per cent. bonds.	5,000 00	112	5,600 00	
Baltimore City 3½ per cent. bonds.	12,000 00	113	13,560 00	
Baltimore City 3½ per cent. bonds.	50,000 00	114	57,000 00	
Baltimore City 3½ per cent. bonds.	115,000 00	114	131,100 00	
Baltimore City 4 per cent. bonds...	47,000 00	105	49,350 00	
Baltimore City 4 per cent. bonds...	31,000 00	117	36,270 00	
Baltimore City 4 per cent. bonds...	22,000 00	119	26,180 00	
Sioux City Term. R. R. & Warehouse Co. 6 per cent. bonds.....	10,000 00	80	8,000 00	
United Rys. & Elec. Co. 4 per cent. income bonds	25,000 00	71	17,750 00	
Baltimore City Passenger Ry. certificates of indebtedness.....	2,500 00	106	2,650 00	
Merchants' National Bank stock...	10,000 00	149	14,900 00	
National Bank of Baltimore stk....	16,000 00	121	19,360 00	
National Mechanics' Bank stock...	8,100 00	28	22,680 00	
Farmers & Merchants' National Bank stock	8,000 00	62	12,400 00	
People's Bank stock.....	2,000 00	18	1,800 00	
National Marine Bank stock.....	12,000 00	38	15,200 00	
Western National Bank stock.....	6,000 00	40	12,000 00	
First National Bank stock.....	5,000 00	148	7,400 00	
Second National Bank stock.....	15,000 00	185	27,750 00	
Citizens' National Bank stock.....	9,000 00	22	19,800 00	
United Rys. & Elec. Co. common stock	15,000 00	16	4,800 00	
Total par and market values..	$567,100 00	.....	$626,400 00	
				626,400 00
Cash in office, $6.474.82; in bank, $81,656.82; total.....				88,131 64
Interest due and accrued on stocks and bonds				8,289 75
Gross premiums in due course of collection.....				71,181 11
All other assets, viz.: Rents due and accrued				984 43
Return commissions due on return premiums and reinsurance				6,112 08
Furniture and fixtures of office and building and maps (not admitted)			$5,198 36	
Aggregate amount of all actual available Assets.....				**$936,099 01**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$9,667 78	
Losses unadjusted, including all reported and supposed losses	18,090 50	
Net amount of unpaid losses and claims		$27,758 28
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$127,849 63	
Unearned premiums, *pro rata*, on fire risks running more than one year	142,507 19	
Total unearned premiums		270,356 82
Cash dividends to stockholders unpaid		468 00
All other liabilities, viz.: Commissions and brokerage, $21,095.30; return premiums, $11,534.81; reinsurance, $8,016.41; total		40,646 52
Total liabilities, except capital and net surplus		$339,229 62
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		*96,869 39
Aggregate Liabilities, including paid up capital and net surplus		$936,099 01

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$468,913 17	
Deduct reinsurance ($59,768.98), rebate and return premiums	131,136 79	
Net cash received for premiums (all fire)		$337,776 38
Interest and dividends received from all other sources		20,444 11
Received for rent		7,706 26
Received from all other sources, viz.: Sundry items, $2.22; profit on sale, during year, of ledger assets over book values, $76,007.53; total		76,009 75
Received for increased capital	$122,000 00	
Aggregate Receipts during the year in cash		$441,936 50

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$231,842 54	
Deduct salvages and reinsurances	32,857 15	
Net amount paid for losses (all fire)		$198,985 39
Dividends paid		72,924 72
Commissions and brokerage		80,452 30
Salaries and other charges of officers, clerks and other employes		12,875 14
State, national and local taxes		23,144 56
All other disbursements, viz.: Rent, $2,500; sundry expenses, of home office and agencies, $16,819.76; total		19,319 76
Aggregate Disbursements during the year in cash		$407,701 87

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$53,521,998	$465,304 84
Written or renewed in 1899	57,047,720	486,395 21
Totals	$110,569,718	$951,700 05
Deduct expirations and cancellations	44,152,357	376,840 83
In force December 31, 1899	$66,417,361	$574,859 22
Deduct amount reinsured	6,635,433	59,768 98
Net amount in force	$59,781,928	$515,090 24

Largest amount in any one hazard, $30,000.

* Under the provisions of the Insurance Law of this State, the surplus of this Company is reduced to $78,463.58 by the deduction of $18,405.81 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$29,283,826	$255,699 27	1-2	$127,849 63
1897	Three years	5,948,257	50,845 84	1-6	8,474 31
1898		9,227,199	66,300 70	1-2	33,150 35
1899		8,251,309	67,920 22	5-6	56,600 20
1895	Five years	746,646	8,260 85	1-10	826 08
1896		904,399	9,230 67	3-10	2,769 21
1897		1,577,366	15,345 81	1-2	7,672 90
1898		2,071,186	21,619 94	7-10	15,133 93
1899		1,771,740	19,866 94	9-10	17,880 21
Totals		$59,781,928	$515,090 24	.....	$270,356 82

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$8,353,382 59
Total losses paid since organization		4,371,488 37
Total cash dividends declared since the Company commenced business		3,503,533 72
Total dividends declared payable in stock since organization		42,000 00
Total par value of the Company's stock owned by the directors		73,840 00
Total amount of fire losses incurred during the year		200,335 80
Amount deposited in Virginia for the protection of policyholders	$25,500	

Business in the State of New York during the year.

Fire risks written	$9,166,065 00
Premiums received	80,472 41
Losses paid	76,130 92
Amount of losses incurred	74,743 56
Amount of taxes paid to various fire departments	992 59

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

[Organized and commenced business December 3, 1855.]

DANIEL H. DUNHAM, President. A. H. HASSINGER, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$132,810 88
Loans on bond and mortgage (first liens)	1,245,250 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $3,350 is in process of foreclosure)	11,350 00
Interest due and unpaid on bond and mortgage loans	3,873 00
Interest accrued thereon	16,016 76

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Morris & Essex con. guar. 1st mtge. bonds	$50,000 00	138	$69,000 00
Orange & Newark Horse Ry. 1st mtge. bonds	40,000 00	108	43,200 00
Essex Pas. Ry. Co. 1st mtge. bds.	24,000 00	108	25,920 00
Newark Pas. Ry. Co. 1st m. bds.	20,000 00	112	22,400 00
No. Hud. Ry. Co. 1st mtge. 5s	25,000 00	106	26,500 00
No. Hud. Ry. Co. 1st mtge. 6s	20,000 00	118	23,600 00
U'writers' Prot. As. 1st mtge. bds.	1,000 00	100	1,000 00
Newark Gas Co. 1st mtge. bonds.	50,000 00	135	67,500 00
Montclair Gas and Water Co. 1st mtge. bonds	5,000 00	100	5,000 00
Atlantic City 1st mtge. water bds.	22,000 00	110	24,200 00
Lehigh V. Ter. Ry. 1st mtge. bds.	4,000 00	110	4,400 00
Consumers Heat, Light and Power Co. 1st mtge. bonds	10,000 00	108	10,800 00
Passaic Water Co. 1st mtge. bds.	20,000 00	106	21,200 00
Cons. Trac. Co. 1st mtge. bonds.	25,000 00	106	26,500 00
Central R. R. of N. J. 1st mtge. bds	10,000 00	115	11,500 00
United Electric Co. 1st mtge. bds.	77,000 00	80	61,600 00
United N. J. R. R. & Canal Co. stock	13,900 00	260	36,140 00
Del. Lac. & W. R. R. Co. stock.	60,000 00	170	102,000 00
Morris & Essex R. R. Co. stock.	70,000 00	178	124,600 00
Newark City Nat. Bank stock	20,000 00	170	34,000 00
Second National Bank stock	20,000 00	135	27,000 00
Natl. Newark Banking Co. stock.	20,000 00	190	38,000 00
National State Bank stock	32,500 00	170	55,250 00
Essex Co. National Bank stock	20,000 00	360	72,000 00
German National Bank stock	10,000 00	215	21,500 00
Manufacturers National Bank stk.	10,000 00	145	14,500 00
Merchants National Bank stock	8,000 00	215	17,200 00
Newark & Rosendale Lime and Cement Co. stock	4,000 00	40	1,600 00
N. Y. & N. J. Tel. Co. stock	12,500 00	180	22,500 00
Total par and market values.	$703,900 00	.....	$1,010,610 00
			1,010,610 00
Cash in office, $2,403.14; in bank, $18,392.16; total			20,795 30
Interest due and accrued on stocks and bonds			7,800 00
Gross premiums in due course of collection			61,760 82
All other assets, viz.: Rents due and accrued, $233.64; salvage due on losses paid, *$500; total			733 64
Aggregate amount of all actual available Assets			$2,511,000 40

*Not admitted as an asset.

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$41,953 64	
Losses resisted, including interest, cost and expenses.	1,012 00	
Total amount of claims for losses	$42,965 64	
Deduct reinsurance thereon	4,058 66	
Net amount of unpaid losses and claims		$38,906 98
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$123,721 55	
Unearned premiums, *pro rata*, on fire risks running more than one year	231,863 29	
Total unearned premiums		355,584 84
Principal unpaid on scrip ordered to be redeemed		1,896 00
Interest unpaid to scrip holders, due or to become due		497 55
All other liabilities, viz.: Commissions and brokerage, $12,465.44; return premiums, $5,066.69; reinsurance, $4,531.04; total		22,063 17
Total liabilities, except capital and net surplus		$418,948 54
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		1,092,051 86
Aggregate Liabilities, including paid up capital and net surplus		$2,511,000 40

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$461,162 63	
Deduct reinsurance ($29,739.55), rebate and return premiums	73,711 06	
Net cash received for premiums (all fire)		$387,451 57
Interest received on bonds and mortgages		62,313 43
Interest and dividends received from all other sources		46,432 50
Received for rent		10,262 06
Received from all other sources		254 00
Aggregate Receipts during the year in cash		$506,713 56

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$197,122 56	
Deduct salvages and reinsurances	10,781 72	
Net amount paid for losses (all fire)		$186,340 84
Dividends paid		100,000 00
Scrip redeemed in cash, and interest paid on scrip		1 36
Commissions and brokerage		80,089 46
Salaries and other charges of officers, clerks and other employes		30,629 37
State, national and local taxes		19,981 03
All other disbursements, viz.: Adjusting losses, $3,445.43; agency expenses, $16,818.87; general expenses, $7,553.58; real estate expenses and repairs, $2,697.36; total		30,515 24
Aggregate Disbursements during the year in cash		$447,557 30

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$66,837,809	$598,058 51
Written or renewed in 1899	45,251,627	478,728 29
Totals	$112,089,436	$1,076,786 80
Deduct expirations and cancellations	33,706,196	378,586 45
In force December 31, 1899	$78,383,240	$698,200 35
Deduct amount reinsured	3,065,004	26,543 92
Net amount in force	75,318,236	$671,656 43

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$25,601,581	$247,443 10	1-2	$123,721 55
1898.....	Two years	132,535	1,285 49	3-4	964 11
1899.....		316,005	1,924 64	1-4	481 16
1897.....	Three years	10,293,336	86,851 75	1-6	14,475 29
1898.....		12,334,536	104,551 85	1-2	52,275 92
1899.....		16,139,063	121,079 10	5-6	100,899 25
1896.....	Four years.....	101,583	762 45	1-8	95 30
1897.....		66,428	651 45	3-8	244 29
1898.....		374,965	3,735 10	5-8	2,334 43
1899.....		126,400	991 67	7-8	867 71
1895.....	Five years	1,121,172	12,830 54	1-10	1,283 05
1896.....		1,389,095	15,679 29	3-10	4,703 76
1897.....		2,054,069	21,617 98	1-2	10,808 99
1898.....		2,202,686	22,983 84	7-10	16,088 66
1899.....		3,064,782	29,268 18	9-10	26,341 37
Totals		$75,318,236	$671,656 43	.....	$355,584 84

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$8,525,734 22
Total losses paid since organization.....	4,056,829 22
Total cash dividends declared since the Company commenced business.	1,870,500 00
Total dividends declared payable in stock since organization.....	850,000 00
Total par value of the Company's stock owned by the directors.....	339,600 00
Total amount of fire losses incurred during the year.....	195,985 02

Amount deposited in Nebraska for the protection of policyholders	$25,000 00

Business in the State of New York during the year.

Fire risks written	$11,984,645 27
Premiums received	66,300 83
Losses paid	45,283 81
Amount of fire losses incurred.....	41,661 07

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated April 22, 1829; commenced business June, 1829.]

JAMES W. McALLISTER, President. EZRA T. CRESSON, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$231,500 00
Loans on bond and mortgage (first liens)	152,158 00
Interest due and unpaid on bond and mortgage loans	15 00
Interest accrued thereon	2,282 37

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Pittsburgh, Chartiers & Youghiogheny R. R. 6s	$53,000 00	106	$56,180 00
Shamokin, Sunsbury & Lewisburg R. R. 1st mortgage. 5s	10,000 00	113	11,300 00
Chartiers R. W. Co. 7s	6,000 00	105	6,300 00
Penna. & New York Canal & R. R. 7s	50,000 00	116	58,000 00
Huntingdon & Broad Top R. R. 1st mortgage ext. 4s	20,000 00	105	21,000 00
Lehigh Valley R. R. 2d mortgage reg. 7s	25,000 00	127	31,750 00
Penna. & New York Canal & R. R. reg. 5s	10,000 00	106	10,600 00
Phila., Wilmington & Baltimore R. R. reg. 6s	3,000 00	103	3,090 00
Phila. & Erie R. R. reg. 4s	35,000 00	108	37,800 00
Phila., Wilmington & Baltimore R. R. deb. reg. 4s	15,000 00	107	16,050 00
Belvidere Delaware R. R. cons. mortgage reg. 4s	21,000 00	105	22,050 00
Phila., Wilmington & Baltimore R. R. reg. 4s	10,000 00	110	11,000 00
Chicago & Western Indiana R. R. 1st mortgage 6s	7,000 00	105	7,350 00
Pennsylvania R. R. collateral trust loan 4½s	30,000 00	108	32,400 00
Connecting R. R. Co. 6s	20,000 00	108	21,600 00
Easton & Amboy R. R. 1st mtge. reg. 5s	25,000 00	110	27,500 00
Elmira & Williamsp't R. R. Co. 5s.	10,000 00	110	11,000 00
Phila., Wilmington & Baltimore R. R. trust certificate reg. 4s	25,000 00	110	27,500 00
New York, Lackawanna & Western R. R. 6s	25,000 00	137	34,250 00
W. Jersey R. R. con. mtg. reg. 6s	25,000 00	121	30,250 00
N. Y. C. R. R. ex. reg. 4s	25,000 00	103	25,750 00
Harrisburg, Portsmouth, Mt. Joy & Lanc. R. R. ex. reg. 4s	25,000 00	107	26,750 00
Northern Central R. R. 2d mtg. 5s series B	15,000 00	121	18,150 00
Steubenville & Indiana R. R. Co. 1st mtg. ex. reg. 5s	60,000 00	113	67,800 00
Camden & Atlantic R. R. con. 6s.	15,000 00	118	17,700 00
Northern Cent. R. R. cons. gen. mtg. sterling gold 6s	6,000 00	111	6,660 00
Northern Central R. R. con. 4½s.	10,000 00	115	11,500 00
River Front R. R. 1st mtg. reg. 4½s	16,000 00	105	16,800 00
Camden & Atlantic R. R. Co. cons. reg. 5s	11,000 00	112	12,320 00
Phila. & Reading R. R. Co. imp. mtg. 4s	75,000 00	103	77,250 00
Northern Central Ry. cons. mtg. gold 6s	15,000 00	103	15,450 00

	Par value.	Carried at.	Market value.
Northern Central Ry. gen. mtg. gold 6s	$14,000 00	111	$15,540 00
Phila. & Reading R. R. ex. 5s	41,000 00	125	51,250 00
Lehigh Valley R. R. Co. annuity reg. 4½s	65,000 00	100	65,000 00
Lehigh Valley R. R. Co. annuity reg. 6s	35,000 00	123	43,050 00
Phila. & Baltimore Central R. R. reg. 5s	1,000 00	100	1,000 00
Jacksonville Southeastern R. W. 1st mtg. 6s	4,000 00	75	3,000 00
Penna. & N. Y. Canal & R. R. Co. reg. 4s	3,000 00	94	2,820 00
Lehigh Valley R. R. Car Trust gold 5s	55,000 00	100	55,000 00
Jacksonville & St. Louis R. R. 1st cons. gold 5s	2,750 00	50	1,375 00
Jacksonville & St. Louis R. R. income 4s	12,650 00	25	3,162 00
Wilmington & Weldon R. R. genl. gold 4s	50,000 00	105	52,500 00
West Jersey & Seashore R. R. cons. gold 4s	25,000 00	120	30,000 00
Pittsburgh, Chartiers & Youghiogheny R. R. genl. gold 4s	50,000 00	95	47,500 00
Chicago, Rock Island & Pacific R. R. Co. gold 4s	70,000 00	106	74,200 00
Lehigh & Hudson River Ry. Co. gold 5s	25,000 00	100	25,000 00
Erie & Pittsburgh R. R. Co. cons. gold 3½s	50,000 00	100	50,000 00
West Jersey & Seashore R. R. cons. gold 3½s	100,000 00	100	100,000 00
Louisville & Nashville R. R. collateral trust gold 4s	50,000 00	98	49,000 00
New York, Phila. & Norfolk R. R. 1st mtg. gold 4s	25,000 00	105	26,250 00
Pittsburgh, Cin., Chi. & St. Louis R. R. cons. gold 3½s	50,000 00	100	50,000 00
Lehigh Coal & Navigation Co. ex. reg. 4s	10,000 00	106	10,600 00
Lehigh Valley Coal Co. reg. 5s	20,000 00	100	20,000 00
Susquehanna Coal Co. 6s	15,000 00	122	18,300 00
Lehigh Coal & Navigation Co. collateral trust 4½s	50,000 00	105	52,500 00
Phila. & Reading Coal & Iron Co. gold 6s	25,000 00	100	25,000 00
Delaware River Ferry Co. gold 5s.	9,000 00	105	9,450 00
Penna. Salt Manf. Co. reg. 5s	47,000 00	100	47,000 00
Girard Point Storage Co. reg. 3½s.	45,000 00	95	42,750 00
Phila. Traction Co. collateral trust gold 4s	35,000 00	106	37,100 00
Newport & Cincinnati Bridge Co. genl. gold 4½s	25,000 00	114	28,500 00
Edison Electric Light Co. gold trust ctfs. reg. 5s	30,000 00	111	33,300 00
Infantry Battalion, State Fencibles, N. G. Pa. reg. 6s	3,500 00	100	3,500 00
United Traction Co., of Pittsburgh, Pa., genl. gold 5s	30,000 00	112	33,600 00
Federal Street & Pleasant Valley Pass. Ry. Co. cons. gold 5s.	10,000 00	116	11,600 00
Electric & People's Traction Co. trust ctfs. reg. 4s	25,000 00	97	24,250 00
Phila. Electric gold trust ctfs. reg. 5s	5,000 00	98	4,900 00
Phila. Co., Pittsb'gh, Pa., 1st mtg. collateral trust 5s	5,000 00	108	5,400 00
City of Springfield, Ill., 5s	9,000 00	103	9,270 00
City of Sandusky, O., 5s	35,000 00	118	41,300 00
City of Camden, N. J., 4s	35,000 00	101	35,350 00
City of Camden, N. J., 4s	5,000 00	104	5,200 00
City of Philadelphia reg. 6s new.	200 00	104	208 00
City of Quincy, Ill., 4½s	19,000 00	106	20,140 00
City of Columbus, O., water works refunding, 5s	25,000 00	101	25,250 00
Borough of Sewickly, Pa., school, 5s	21,000 00	106	22,260 00
City of Dayton, O., sewer 5s	5,000 00	115	5,750 00
City of Dayton, O., street paving 5s	20,000 00	120	24,000 00
City of Columbus, O., High street viaduct 4½s	25,000 00	102	25,500 00

	Par value.	Carried at.	Market value.	
Boro'gh of Sewickly, Pa., water 5s.	$2,000 00	103	$2,060 00	
Borough of Downingtown, Pa., water 4½s	9,000 00	112	10,080 00	
City of Camden, N. J., 4s	5,000 00	106	5,300 00	
City of Lancaster, Pa., school reg. 4s	4,000 00	103	4,120 00	
County of Gloucester, N. J., road imp. reg. 4s	12,000 00	103	12,360 00	
County of Cameron, Pa., refuning reg. 4s	20,000 00	107	21,400 00	
Delaware county, Pa., refunding reg. 3½s	75,000 00	102	76,500 00	
Monongahela City, Pa., refunding reg. 3½s	59,000 00	102	60,180 00	
County of Gloucester, N. J., road imp. reg. 4s	35,000 00	103	36,050 00	
Independence National Bank stk.	5,000 00	125	6,250 00	
First National Bank stock	5,000 00	160	8,000 00	
Southwark National Bank stock	5,000 00	71	7,100 00	
Penna. Co. for insurance on lives	2,500 00	495	12,375 00	
Minehill & Sch. Haven R. R. Co.	25,000 00	62	31,000 00	
Phila. Wilmington & Baltimore R. R. Co. stock	6,250 00	75	9,375 00	
Continental Hotel Co. pref. stock	5,000 00	145	7,250 00	
Total par and market values	$2,289,850 00	.....	$2,450,125 00	$2,450,125 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United Traction Co., Pittsburgh, Pa., genl. gold 5s	$25,000 00	$28,000 00		
Union Traction Co. stock	30,000 00	22,800 00		
United Gas Imp. Co. stock	20,000 00	62,000 00		
Consolidated Traction Co., Pittsburgh, Pa., stock	15,000 00	8,400 00	$100,000 00	
Cambria Steel Co. stock	15,000 00	6,000 00		
Lehigh Valley R. R. Co. stock	11,250 00	5,625 00		
Reading Company stock	5,000 00	900 00		
Philadelphia Traction Co. stock	20,000 00	38,000 00	25,000 00	
Lehigh Valley R. R. annuity 6s	5,000 00	6,150 00		
Lehigh Valley R. R. cons. 6s	1,000 00	1,170 00		
Lehigh Valley 2d mtg. 7s	1,000 00	1,270 00	3,000 00	
United Cos. of New Jersey R. R. 4s	2,000 00	2,140 00		
13th & 15th St. Pass. Ry. Co. stk.	750 00	4,500 00	2,000 00	
Total amounts	$151,000 00	$186,955 00	$130,000 00	130,000 00
Cash in office, $3,191.19; in bank, $74,049.20; total				77,240 39
Interest due and accrued on collateral loans				166 62
Gross premiums in due course of collection				76,540 01
Aggregate amount of all actual available Assets				$3,120,027 39

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$4,486 02	
Losses unadjusted, including all reported and supposed losses	20,068 15	
Losses resisted, including interest, cost and expenses	1,200 00	
Total amount of claims for losses	$25,754 17	
Deduct reinsurance thereon	295 98	
Net amount of unpaid losses and claims		$25,458 19
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$154,017 01	
Unearned premiums, *pro rata*, on fire risks running more than one year	337,145 95	
Total unearned premiums		491,162 96
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		1,085,893 21

Cash dividends to stockholders, unpaid	$145 00
All other liabilities, viz.: Commissions and brokerage	13,135 24
Total liabilities, except capital and net surplus	$1,615,794 60
Joint-stock capital paid up in cash	400,000 00
Surplus beyond all liabilities	1,104,232 79
Aggregate Liabilities, including paid up capital and net surplus	$3,120,027 39

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$602,346 63	
Deduct reinsurance ($52,457.21), rebate and return premiums	116,733 53	
Net cash received for premiums (all fire)		$485,613 10
Interest received on bonds and mortgages		10,567 44
Interest and dividends received from all other sources		108,896 77
Received for rent		7,144 02
Received from all other sources, viz.: Policies and transfers, $1,191.50; home commissions, $852.30; surveys, $34; total		2,077 80
Deposit premiums received on perpetual fire risks	$8,895 85	
Aggregate Receipts during the year in cash		$614,299 13

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$334,161 94	
Deduct salvages and reinsurances	30,056 12	
Net amount paid for losses (all fire)		$304,105 82
Dividends paid		79,855 00
Commissions and brokerage		104,107 91
Salaries and other charges of officers, clerks and other employes		40,412 50
State, national and local taxes		26,428 03
All other disbursements, viz.: Repairs to real estate, $4,989.20; incidentals, $6,120.36; advertising, printing and stationery, $9,306.02; legal expenses, $1,500; agency expenses, $61,637.04; total		83,552 62
Deposit premiums returned on perpetual risks	$37,565 01	
Aggregate Disbursements during the year in cash		$638,461 88

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$84,541,968	$918,665 10
Written or renewed in 1899	55,207,530	603,351 37
Totals	$139,749,498	$1,522,016 47
Deduct expirations and cancellations	49,988 067	565,576 34
In force December 31, 1899	$89,761,431	$956,440 13
Deduct amount reinsured	5,435,693	57,220 12
Net amount in force	$84,325,738	$889,220 01
Perpetual risks (not included above)		$53,967,581 00
Premiums on same		1,180,417 35

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$26,142,192	$308,034 03	1-2	$154,017 01
1898	Two years	293,484	2,901 66	1-4	725 41
1899		284,426	2,631 76	3-4	1,973 82
1897	Three years	11,640,918	113,575 09	1-6	18,929 18
1898		15,398,160	156,855 57	1-2	78,427 78
1899		16,593,934	159,893 72	5-6	133,244 75
1896	Four years	164,979	1,509 44	1-8	188 68
1897		41,066	314 75	3-8	118 02
1898		98,703	871 62	5-8	544 75
1899		78,550	66 45	7-8	58 12
1895	Five years	3,762,601	47,259 17	1-10	4,725 92
1896		3,375,172	37,133 52	3-10	11,140 06
1897		3,892,107	42,026 21	1-2	21,013 10
1898		4,190,402	44,870 32	7-10	31,409 22
1899		3,809,737	38,496 82	9-10	34,647 14
Totals		$89,761,431	$956,440 13	.....	$491,162 96

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$32,565,147 61
Total losses paid since organization	17,104,446 04
Total cash dividends declared since the Company commenced business	5,754,000 00
Total par value of the Company's stock owned by the directors	16,700 00
Total amount of fire losses incurred during the year	288,437 98

Business in the State of New York during the year.

Fire risks written	$10,069,585 63
Premiums received	70,042 35
Losses paid	45,322 32
Amount of losses incurred	40,819 61
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	81 91
Amount of taxes paid to various fire departments	1,186 29

GERMAN INSURANCE COMPANY.

FREEPORT, ILL.

[Organized February, 1865; commenced business October, 1866.]

C. O. COLLMANN, President. WILLIAM TREMBOR, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$87,695 75
Loans on bond and mortgage (first liens).....	1,404,627 97
Loans on bond and mortgage upon which more than one year's interest is due (of which $13,400 is in process of foreclosure)	174,387 65
Interest due and unpaid on bond and mortgage loans.....	14,140 56
Interest accrued thereon	48,455 39

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Gov. 3 p. ct. coupon bonds..	$500 00	110.25	$551 25
Atlantic, Iowa, water bonds.....	2,000 00	100	2,000 00
Minnehaha Co., S. Dak. school bds.	1,500 00	102.89	1,543 35
Manning, Iowa, bonds.....	5,000 00	100	5,000 00
Freeport, Ill., school bonds.....	4,000 00	100	4,000 00
Urbana, Ill., City Hall Hall bds..	14,000 00	109.69	15,356 40
Champaign, Ill., improvement bds.	2,000 00	103.56	2,071 40
Elgin, Ill., school bonds.....	9,000 00	107.81	9,702 70
Macon Co., Ill., court house bds.	25,000 00	114.13	28,531 90
Springfield, Ill., city bonds.....	5,000 00	100.91	5,045 50
Town of Lake & Hyde Park, Ill., school bonds	1,000 00	111.92	1,119 20
Oregon, Ill., school bonds.....	12,000 00	104.06	12,487 20
Mt. Vernon, Ill., school bonds....	7,000 00	103.99	7,278 80
Mt. Vernon, Ill., school bonds....	6,000 00	110.30	6,617 90
Monroe Co., Ill., funding bonds..	10,000 00	103.27	10,327 00
Town of Cicero, Cook Co., Ill., funding bonds	1,500 00	105.08	1,576 20
East St. Louis, Ill., school bonds.	10,000 00	113.70	11,370 00
Danville, Ill., city bonds.....	10,500 00	106.88	11,222 10
Wheaton, Ill., city bonds.....	10,000 00	111.28	11,127 80
Gilman, Ill., school bonds.....	5,500 00	112.69	6,197 65
Danville Junction, Ill., school bds.	11,000 00	117.56	12,930 70
Mt. Morris, Ill., school bonds.....	800 00	108.10	864 78
Effingham, Ill., city bonds.....	4,000 00	102.97	4,118 45
Town of Mattoon, Ill., fund. bds.	6,600 00	112.84	6,770 40
Town of Mattoon, Ill., fund. bds.	4,000 00	100.58	4,023 20
Eldorado, Ill., school bonds.....	4,000 00	112.24	4,489 60
Pecatonica, Ill., school bonds.....	10,000 00	109.30	10,930 00
Monmouth, Ill., city bonds.....	12,000 00	110.96	13,315 20
Marshall Co., Ill., school bonds...	4,000 00	116.01	4,640 40
Woodhull, Ill., school bonds.....	5,000 00	103.09	5,154 34
Marengo, Ill., bonds.....	3,000 00	104.48	3,134 40
Streator, Ill., bonds	2,400 00	100	2,400 00
Blue Island, Ill., bonds.....	8,000 00	116.20	9,296 00
Freeport, Ill., Light & Fuel Co. bonds	9,000 00	100	9,000 00
Warren, Ill., water bonds.....	6,000 00	110.43	6,625 38
Carmi, Ill., school bonds.....	7,000 00	108.85	7,619 10
Potomac, Ill., school bonds.....	1,600 00	101.81	1,628 88
Freeport, Ill., Gen. Elec. Co. bds.	10,000 00	100	10,000 00
Omaha, Ill., school bonds.....	3,000 00	114.21	3,426 13
West Hammond, Ill., school bds.	800 00	102.56	820 44
Greenville, Ill., school bonds.....	10,000 00	100.91	10,091 00
Watseka, Ill., school bonds.....	6,000 00	104.35	6,260 70
Freeport, Ill., school bonds.....	20,000 00	108.10	21,618 40
Amboy, Ill., school bonds.....	9,000 00	111.52	10,035 97
Ogden, Champaign Co., Ill., school bonds	3,000 00	105.55	3,166 45
Kankakee, Ill., improvement bds.	16,000 00	109.97	17,594 60
Rockvale, Ill., school bonds.....	500 00	103.50	517 47

	Par value.	Carried at.	Market value.
Grossdale, Ill., bridge bonds.....	$4,000 00	112.48	$4,499 20
Orangeville, Ill., bonds.....	1,800 00	104.73	1,885 02
Davis, Ill., school bonds.....	1,050 00	101.46	1,065 27
Quincy, Ill., funding bonds.....	9,000 00	108.73	9,785 70
Quincy, Ill., funding bonds.....	17,000 00	104.33	17,735 10
Anna, Ill., school bonds.....	6,500 00	102.96	6,692 40
Iroquois, Ill., school bonds.....	1,100 00	101.93	1,121 23
Paxton, Ill., school bonds.....	10,000 00	103.91	10,390 50
Evansville, Ind., school bonds....	10,000 00	108.11	10,811 00
Ford Co., Ill., funding bonds.....	5,000 00	112.38	5,619 00
Gifford, Champaign Co., Ill., school bonds	2,560 00	103.18	2,579 50
Rock Island, Ill., funding bonds..	15,000 00	110.21	16,531 50
Charleston, Ill., funding bonds....	18,000 00	111.27	20,028 60
Muscatine, Iowa, school bonds...	10,000 00	102.27	10,227 00
Des Moines, Ia., "Forest Home" school bonds	10,000 00	105.53	10,553 00
Bloomington, Ill., school bonds...	10,000 00	104.78	10,477 50
Evansville, Ind., funding bonds...	3,000 00	107.19	3,215 70
Evansville, Ind., funding bonds...	2,000 00	102.48	2,049 60
Paw Paw, Ill., school bonds.....	4,000 00	101.45	4,058 00
Meredosia, Ill., drainage bonds...	3,600 00	101.68	3,660 54
Maywood, Ill., bonds.....	8,000 00	108.57	8,685 70
Pekin, Ill., refunding bonds.....	37,000 00	105.14	38,901 80
Normal, Ill., water works bonds..	20,000 00	113.03	22,605 15
St. Charles, Ill., school bonds.....	13,900 00	106.94	14,880 64
Morris, Ill., school bonds.....	7,500 00	103.45	7,758 70
Town of Oregon, Ill., refunding bonds	30,000 00	107.78	32,332 40
Town of Momence, Ill., funding bonds	15,000 00	107.68	16,152 00
East Lincoln, Ill., twp. funding bonds	15,000 00	102.62	15,393 00
White Co., Ill., funding bonds....	10,000 00	109.75	10,975 00
East St. Louis school bonds.....	17,000 00	109.03	18,535 10
Muscatine, Iowa, refunding bonds.	25,000 00	111.24	27,808 50
Lawrenceville, Ill., bonds.....	4,350 00	130.10	5,659 35
Cornell, Ill., bonds.....	1,600 00	107.61	1,721 76
Chicago Heights, Ill., water bds.	3,000 00	116.04	3,481 20
Pana, Ill., twp. funding bonds....	29,000 00	103.34	29,968 60
Monmouth, Ill., refunding bonds.	3,000 00	113.70	3,411 00
DuQuoin, Ill., refunding bonds...	3,000 00	115.16	3,454 80
Hawthorne, Ill. (Cook Co.), school bonds	2,000 00	113.70	2,274 00
Jerseyville, Ill., refunding bonds.	11,000 00	105.16	11,567 60
C., R. I. & P. R. R. bonds.....	15,000 00	105.50	15,825 00
Ill. Central R. R. (western lines), bonds	17,000 00	112	19,040 00
Ill. Central R. R. (Louisville Div.), bonds	8,000 00	101	8,080 00
C., B. & Q. R. R. (Illinois Div.), bonds	20,000 00	101.75	20,350 00
Monroe, Wis,, water bonds.....	75,000 00	104.80	78,599 90
Freeport, Ill., school bonds.....	22,500 00	104	23,399 55
Minnehaha National Bank, Sioux Falls, S. Dak., stock.....	4,366 66	100	4,366 66
First National Bank, Blue Hill, Neb., stock	5,000 00	100	5,000 00
Western Underwriters' Assn. Inc., Chicago, stock	326,700 00	70.68	*230,900 00
Total par and market values..	$1,210,066 66	.....	$1,177,711 11
*Deducted by Company.....			230,900 00
			$946,811 11

Collateral Loans.

	Par value.	Market value.	Amount loaned.
State Bank, Freeport, Ill., stock..	$1,000 00	$1,200 00	$700 00
German Bank, Freeport, Ill., stk.	5,000 00	6,750 00	4,000 00
German Bank, Freeport, Ill., stk.	7,000 00	9,450 00	5,000 00
Blue Valley Bank, Wilber, Neb., stock	3,000 00	3,000 00	3,000 00
First National Bank, Blue Hill, Neb., stock	3,000 00	3,000 00	
Home Building & Loan Assn. stk.	1,080 00	1,400 00	600 00
Total amounts	$20,080 00	$24,800 00	$13,300 00
			13,300 00

Cash in office, $19,137.42; in bank, $138,648.50; total	$157,785 92
Interest due and accrued on stocks and bonds	17,347 32
Interest due and accrued on collateral loans	689 61
Gross premiums in due course of collection	279,603 83
Bills receivable not matured, taken for premiums	70,449 04
Aggregate amount of all actual available Assets	**$3,215,294 15**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$56,897 36	
Losses unadjusted, including all reported and supposed losses	52,368 36	
Losses resisted, including interest, cost and expenses	9,850 00	
Total amount of claims for losses	$119,115 72	
Deduct reinsurance thereon	16,769 50	
Net amount of unpaid losses and claims		$102,346 22
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$356,233 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,426,021 60	
Total unearned premiums		1,782,254 74
All other liabilities, viz.: Commissions and brokerage, $54,744.15; reserve retained for reinsurance, $17,966.42; total		72,710 57
Total liabilities, except capital and net surplus		**$1,957,311 53**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**1,057,982 62**
Aggregate Liabilities, including paid up capital and net surplus		**$3,215,294 15**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,777,461 50	
Deduct reinsurance ($139,602.82), rebate and return premiums	350,413 01	
Net cash received for premiums (all fire)		$1,427,048 49
Interest received on bonds and mortgages		99,023 33
Interest and dividends received from all other sources		46,544 03
Received for rent		3,778 99
Received from all other sources, viz.: Worthless notes		2,837 43
Aggregate Receipts during the year in cash		**$1,579,232 27**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$900,016 66	
Deduct salvages and reinsurances	95,815 12	
Net amount paid for losses (all fire)		$804,201 54
Dividends paid		60,000 00
Commissions and brokerage		307,429 28
Salaries and other charges of officers, clerks and other employes		131,503 29
State, national and local taxes		38,684 76
All other disbursements, viz.: Advertising, printing, and stationery, $21,756.85; legal expenses, $5,810.25; repairs and expenses real estate, $265.26; furniture and fixtures and maps, $2,935.10; miscellaneous, $83,472.60; freight and postage, $9,871.05; revenue, $8.371.75; premiums on bonds, $11,379.88; total		143,862 74
Aggregate Disbursements during the year in cash		**$1,485,681 61**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$249,269,372	$3,581,445 79
Written or renewed in 1899	145,822,722	1,796,878 46
Totals	$395,092,094	$5,378,324 25
Deduct expirations and cancellations	130,778,168	1,742,517 74
In force December 31, 1899	$264,313,926	$3,635,806 51
Deduct amount reinsured	7,624,160	102,842 71
Net amount in force	$256,689,766	$3,532,963 80

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$52,508,890	$712,466 28	1-2	$356,233 14
1897	Three years	31,271,706	362,214 14	1-6	60,369 02
1898	Three years	28,758,170	302,560 88	1-2	151,280 44
1899	Three years	36,199,724	365,611 49	5-6	304,676 24
1896	Four years	47,475	551 98	1-8	69 00
1895	Five years	18,389,061	358,812 70	1-10	35,881 27
1896	Five years	17,077,839	341,576 22	3-10	102,472 87
1897	Five years	20,807,910	356,380 75	1-2	178,190 38
1898	Five years	22,625,579	332,140 24	7-10	232,498 17
1899	Five years	29,003,412	400,649 12	9-10	360,584 21
Totals		$256,689,766	$3,532,963 80	.....	$1,782,254 74

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$26,479,026 15
Total losses paid since organization	13,057,100 45
Total cash dividends declared since the Company commenced business	949,664 55
Total par value of the Company's stock owned by the directors	76,000 00
Total amount loaned to officers and directors	24,400 00
Total amount loaned to stockholders not officers	69,600 00
Total amount of fire losses incurred during the year	817,979 07

Business in the State of New York during the year.

Fire risks written	$12,567,689 00
Premiums received	68,732 54
Losses paid	46,492 53
Amount of losses incurred	52,198 99

GERMAN-AMERICAN FIRE INSURANCE COMPANY.

BALTIMORE, MD.

[Organized June 10, 1880; commenced business September 29, 1880.]

MARTIN MEYERDIRCK, President. HERMANN KNOLLENBERG, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$74,370 93
Loans on bond and mortgage (first liens).....	82,572 82
Interest due and unpaid on bond and mortgage loans.....	129 00
Interest accrued thereon	1,315 52

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Atlanta & Charlotte R. R. bds....	$9,000 00	118	$10,620 00	
Columbia & Greenville R. R. bds.	2,000 00	115	2,300 00	
Baltimore City, Jones Falls bds..	7,500 00	100	7,500 00	
Baltimore City, Jones Falls bds..	3,000 00	100	3,000 00	
Baltimore City, city hall bonds..	400 00	100	400 00	
Baltimore City funding bonds.....	500 00	100	500 00	
Baltimore City funding bonds....	2,800 00	122	3,416 00	
Baltimore City water bonds.....	4,800 00	122	5,856 00	
Baltimore City W. M. R. R. bds..	1,500 00	115	1,725 00	
Baltimore City internal imp. bds..	6,500 00	112	7,280 00	
Baltimore City cons. bonds.....	8,300 00	112	9,296 00	
Baltimore City public imp. bds..	38,800 00	112	43,456 00	
Baltimore City four million bds....	6,000 00	112	6,720 00	
Baltimore City, Jones Falls bonds..	5,000 00	100	5,000 00	
Merchants & Miners Transportation Co. stock.....	10,000 00	135½	13,550 00	
German Fire Ins. Co. of Baltimore City stock	2,500 00	24	* 6,000 00	
First Nat. Bk. of Balto. stk.....	1,250 00	145	1,812 50	
Com. & Farmers' N. Bk. of Balto. stock	5,000 00	120	6,000 00	
Farmers' & Merchants' Nat. Bk. of Baltimore stock	9,000 00	60	13,500 00	
Mer. Nat. Bk. of Balto. stk.....	10,000 00	145	14,500 00	
Nat. Mechanics' Bk. of Balto. stk..	500 00	25	1,250 00	
Nat. Ex. Bk. of Balto. stock.....	10,000 00	135	13,500 00	
Western Nat. Bk. of Balto. stk....	4,000 00	38	7,600 00	
Nat. Bk. of Baltimore stock.....	10,100 00	120	12,120 00	
German Bk. of Baltimore stock....	4,700 00	106	4,982 00	
Nat. Union Bk. of Balto. stock....	7,500 00	80	8,000 00	
Second Nat. Bk. of Balto. stock....	2,800 00	185	5,180 00	
Citizens' Nat. Bk. of Balto. stk....	1,500 00	22	3,300 00	
Total par and market values....	$175,700 00	.....	$219,151 00	
*Deducted by Company.....			6,000 00	
				213,151 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
German-Am. F. Ins. Co. stk.	$400 00	$432 00	*$300 00
German-Am. F. Ins. Co. stk.	250 00	270 00	*250 00
Balto. City Pass. Ry. Co. bds.	2,000 00	2,300 00	5,000 00
Northern Cen. Ry. Co. bds....	3,000 00	3,500 00	
Life Insurance policy	2,000 00	.....	800 00
Canton Nat. Bk. stk.....	4,400 00	4,620 00	3,000 00
Life Insurance policy	2,500 00	1,200 00	750 00
Automatic Fire Al. stk.....	2,000 00	500 00	
Canton Nat. Bk. stk	4,000 00	4,240 00	3,400 00
Delmarvia Telephone Co. 6 per cent. mtg. bonds.....	500 00	500 00	500 00
Nat. Howard Bk. of Balto. stk....	750 00	10½	787 50

* Deducted by Company. See page 270.

	Par value.	Market value.	Amount loaned.	
Traders' Nat. Bk. stock.....	$1,500 00	$1,275 00	$1,125 00	
Traders' Nat. Bk. stock.....	10,000 00	8,500 00	7,000 00	
Canton Nat. Bk. stock.....	12,500 00	13,125 00	10,625 00	
Traders' Nat. Bk. stock	1,000 00	850 00	600 00	
Harrisburg Brewing Co. stk..	1,000 00	1,000 00	625 00	
Total amounts	$47,050 00	$42,312 00	$33,975 00	
*Deducted by Company.....			550 00	
				$33,425 00
Cash in office, $670.93; in bank, $14,133.74; total.....				14,804 67
Interest due and accrued on stocks and bonds.....				4,457 06
Interest due and accrued on collateral loans.....				329 37
Gross premiums in due course of collection.....				9,377 32
All other assets, viz.: Rent due and accrued, $754.06; deposit with Philadelphia Underwriters' Association, $100; total.....				854 06
Aggregate amount of all actual available Assets.....				**$434,786 75**

II. LIABILITIES.

Net amount of unpaid losses and claims.....		$2,519 33
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$19,379 50	
Unearned premiums, *pro rata*, on fire risks, running more than one year	31,407 21	
Total unearned premiums...		50,786 71
Amount reclaimable on perpetual fire policies (100 per cent)		323 37
Cash dividends to stockholders, unpaid.....		485 60
Salaries and other miscellaneous expenses, due and accrued		500 00
All other liabilities, viz.: Commissions and brokerage, $2,944.30; return premiums, $417.61; reinsurance, $967.41; total		4,329 32
Total liabilities, except capital and net surplus.....		$58,944 33
Joint-stock capital paid up in cash.....		**200,000 00**
Surplus beyond all liabilities.....		**175,842 42**
Aggregate Liabilities, including paid up capital and net surplus.....		**$434,786 75**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$62,206 81	
Deduct reinsurance ($4,315.48) rebate and return premiums	10,039 63	
Net cash received for premiums (all fire).....		$52,167 18
Interest received on bonds and mortgages.....		14,230 02
Interest and dividends received from all other sources....		3,983 10
Profit and loss.....		5,645 76
Aggregate Receipts during the year in cash.....		**$76,026 06**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$24,942 06	
Deduct salvages and reinsurances.....	759 48	
Net amount paid for losses (all fire).....		$24,182 58
Dividends paid		11,941 50
Commissions and brokerage		10,558 58
Salaries and other charges of officers, clerks and other employes		7,999 66

State, national and local taxes	$2,745 25
All other disbursements	3,856 46
Aggregate Disbursements during the year in cash	$61,284 03

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$12,528,908	$96,000 74
Written or renewed in 1899	9,499,317	67,191 45
Totals	$22,028,225	$163,192 19
Deduct expirations and cancellations	8,610,987	57,276 26
In force December 31, 1899	$13,417,238	$105,915 93
Deduct amount reinsured	531,199	*5,282 89
Net amount in force	$12,886,039	$100,633 04
Perpetual risks (not included above)		$12,275 00
Premiums on same		323 75

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$5,468,401	$38,759 00	1-2	$19,379 50
1898	Two years	11,600	87 60	1-4	21 90
1899	Two years	34,400	227 62	3-4	170 72
1897	Three years	1,530,333	11,239 87	1-6	1,873 31
1898	Three years	1,639,503	12,850 20	1-2	6,425 10
1899	Three years	1,563,449	10,722 37	5-6	8,935 31
1896	Four years	3,350	55 70	1-8	6 96
1897	Four years	8,300	60 95	3-8	22 86
1898	Four years	3,100	34 71	5-8	21 70
1899	Four years	11,150	97 22	7-8	85 05
1895	Five years	489,230	4,863 09	1-10	486 31
1896	Five years	518,287	5,327 89	3-10	1,598 37
1897	Five years	476,900	4,845 47	1-2	2,422 73
1898	Five years	522,830	4,891 77	7-10	3,424 26
1899	Five years	605,206	6,569 58	9-10	5,912 63
Totals		$12,886,039	$100,633 04	.....	$50,786 71

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$697,365 39
Total losses paid since organization	289,037 55
Total cash dividends declared since the Company commenced business.	212,080 00
Total dividends declared payable in stock since organization	20,691 51
Total par value of the Company's stock owned by the directors	28,575 00
Total amount loaned to officers and directors	13,650 00
Total amount of fire losses incurred during the year	24,232 51

Business in the State of New York during the year.

Fire risks written	$2,686,100 00
Premiums received	13,357 56
Losses paid	11,197 31
Amount of losses incurred	10,939 05
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	499 00
Amount of taxes paid to various fire departments	160 05
Amount paid the Comptroller for taxes on premiums	158 39

*Of this amount $2,971.62 is not allowed by the Insurance Law.

GERMAN FIRE INSURANCE COMPANY.

PITTSBURG, PA.

[Organized March 27, 1862; commenced business July, 1862.]

A. E. SUCCOP, President. A. H. ECKERT, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$2,200 00
Loans on bond and mortgage (first liens)		284,140 00
Loans on bond and mortgage upon which more than one year's interest is due		2,650 00
Interest due and unpaid on bond and mortgage loans		192 00
Interest accrued thereon		4,524 78

Stocks, Bonds, etc., owned by the Company.

	Par value.	Garried at.	Market value.	
Aleppo, township school bonds	$1,600 00	115	$1,840 00	
People's Park Pass. Ry. bonds	6,000 00	107	6,420 00	
The Milvale & Etna Traction bds	11,500 00	111	12,765 00	
Pittsburg & Birmingham Traction Company bonds	8,000 00	108½	8,680 00	
Ger. National Bank of Pittsburg, Pa., stock	10,200 00	180	18,360 00	
Third National Bank of Pittsburg, Pa., stock	5,000 00	108	5,400 00	
Exchange National Bank of Pittsburg, Pa., stock	5,000 00	73¼	7,325 00	
Allegheny National Bank of Pittsburg, Pa., stock	5,000 00	66	6,600 00	
Merchants & Manufacturers' Nat. Bank of Pittsburg stock	2,150 00	89½	3,848 50	
Metropolitan National Bank of Pittsburg, Pa., stock	300 00	128	384 00	
Fifth Avenue Bank of Pittsburg, Pa., stock	500 00	42	420 00	
First National Bank of Allegheny, Pa., stock	10,000 00	122	12,200 00	
Second National Bank of Allegheny, Pa., stock	4,500 00	235	10,575 00	
Total par and market values	$69,750 00	.....	$94,817 50	94,817 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Allegheny Valley Railroad Co. stk.	$5,000 00	$1,400 00		
West End Traction Company stk.	10,000 00	5,600 00		
United States Glass Company stk.	1,250 00	1,300 00		
Pittsburg Brewing Company stock	5,500 00	5,115 00	$37,950 00	
Pittsburg & Birmingham Traction Company stock	25,000 00	21,000 00		
Westinghouse Air Brake Co. stk.	3,750 00	14,700 00		
Pittsburg Brewing Co. stock	2,500 00	2,325 00	1,500 00	
Pittsburg Brewing Co. stock	3,000 00	2,790 00	2,600 00	
Germania Savings Bank stock	1,000 00	1,900 00	1,500 00	
United States Glass Co. stock	12,600 00	6,552 00	5,000 00	
Total amounts	$69,600 00	$62,682 00	$48,550 00	48,550 00

Cash in office, $21.44; in bank, $31,767.44; total	31,788 88
Interest due and accrued on stocks and bonds	584 70

Interest due and accrued on collateral loans	$16 67
Gross premiums in due course of collection	48,709 96
Aggregate amount of all actual available Assets	**$518,174 49**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$4,750 00	
Losses unadjusted, including all reported and supposed losses	21,346 06	
Total amount of claims for losses	$26,096 06	
Deduct reinsurance thereon	*3,877 26	
Net amount of unpaid losses and claims		$22,218 80
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$69,827 33	
Unearned premiums, *pro rata*, on fire risks running more than one year	115,443 76	
Total unearned premiums		185,271 09
Salaries and other miscellaneous expenses, due and accrued		557 03
All other liabilities, viz.: Taxes and assessments, $900; commissions and brokerage, $8,118.32; total		9,018 32
Total liabilities, except capital and net surplus		**$217,065 24**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**101,109 25**
Aggregate Liabilities, including paid up capital and net surplus		**$518,174 49**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$274,134 71	
Deduct reinsurance ($15,649.36), rebate and return premiums	53,714 07	
Net cash received for premiums (all fire)		$220,420 64
Interest received on bonds and mortgages		17,556 90
Interest and dividends received from all other sources		5,379 64
Received for rent		215 85
Received from all other sources, viz.: Commissions		526 60
Aggregate Receipts during the year in cash		**$244,099 63**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$144,432 09	
Deduct salvages and reinsurances	11,985 68	
Net amount paid for losses (all fire)		$132,446 41
Dividends paid		20,000 00
Commissions and brokerage		61,960 79
Salaries and other charges of officers, clerks and other employes		17,107 98
State, national and local taxes		4,995 37
All other disbursements, viz.: Rent, $2,410; printing and advertising, $7,407.16; adjusting expenses, $4,117.56; total		13,934 72
Aggregate Disbursements during the year in cash		**$250,445 27**

* Of this amount $1,164.10 is not allowed by the Insurance Law.

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$27,612,966	$321,629 87
Written or renewed in 1899	25,728,101	284,284 58
Totals	$53,341,067	$605,914 45
Deduct expirations and cancellations	19,929,812	237,704 75
In force December 31, 1899	$33,411,255	$368,209 70
Deduct amount reinsured	1,451,756	17,581 82
Net amount in force	$31,959,499	$350,627 88

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$13,078,065	$139,654 67	1-2	$69,827 33
1898	Two years	62,622	718 60	1-4	179 65
1899	Two years	112,616	1,031 02	3-4	773 25
1897	Three years	4,857,993	54,904 31	1-6	9,150 72
1898	Three years	5,245,403	59,815 98	1-2	29,907 99
1899	Three years	7,004,850	74,703 84	5-6	62,253 20
1896	Four years	24,228	313 98	1-8	39 24
1897	Four years	43,435	456 10	3-8	171 03
1898	Four years	40,870	406 47	5-8	254 05
1899	Four years	29,390	333 55	7-8	291 83
1895	Five years	5,000	79 15	1-10	7 91
1896	Five years	97,461	1,174 78	3-10	352 43
1897	Five years	456,957	5,743 21	1-2	2,871 60
1898	Five years	389,990	4,860 68	7-10	3,402 48
1899	Five years	510,619	6,431 54	9-10	5,788 38
Totals		$31,959,499	$350,627 88	.....	$185,271 09

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,690,964 25
Total losses paid since organization	2,745,937 99
Total cash dividends declared since the Company commenced business	718,000 00
Total dividends declared payable in stock since organization	150,000 00
Total par value of the Company's stock owned by the directors	18,700 00
Total amount loaned to officers and directors	1,800 00
Total amount loaned to stockholders not officers	3,500 00
Total amount of fire losses incurred during the year	129,935 02

Business in the State of New York during the year.

Fire risks written	$2,679,853 00
Premiums received	35,535 27
Losses paid	19,064 22
Amount of losses incurred	15,154 85

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated March 1853; commenced business May, 1853.]

ALFRED S. GILLETT, President. EDWIN F. MERRILL, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$403,500 00
Loans on bond and mortgage (first liens).....	719,950 00
Loans on bond and mortgage upon which more than one year's interest is due.....	5,000 00
Interest due and unpaid on bond and mortgage loans.....	1,951 80
Interest accrued thereon	11,299 64

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 4 per cent. bds.....	$72,000 00	115	$82,800 00
City of Louisville, Ky., 7 p. c. bds.	10,000 00	114	11,400 00
County of St. Louis, Mo., 6 per ct. bonds	10,000 00	113	11,300 00
City of Seattle, Washington, 5 per cent. bonds	50,000 00	107	53,500 00
Borough of Ridley Park, Pa., 5 per cent. bonds	4,000 00	110	4,400 00
Wadena, Minn., 6 per cent. school bonds	5,000 00	100	5,000 00
State of Georgia 4½ per ct. bds....	25,000 00	107	26,750 00
City of Camden, N. J., 4 p. c. bds.	20,000 00	115	23,000 00
City of Duluth, Minn., 4½ per ct. bonds	15,000 00	110	16,500 00
Norfolk & W. R. R. 5 p. c. bds...	15,000 00	100	15,000 00
Connecting R. R. 6 per ct. bds....	10,000 00	108	10,800 00
Penn. R. R. gen. mtg. 6 per ct. bds.	10,000 00	130	13,000 00
Phila., Wilm. & Balto. R. R. 4 per cent. trust certificates.....	50,000 00	110	55,000 00
Phila., Wilm. & Balt. R. R. debt. 4 per cent. bonds	20,000 00	108	21,600 00
Pittsburgh, Cin., Chic. & St. L.			
Lehigh Val. R. R. 4½ per ct. bds..	10,000 00	107	10,700 00
R. R. 4½ per cent. bonds.....	10,000 00	115	11,500 00
Delaware R. R. Co. 4½ per ct. bds.	6,000 00	110	6,600 00
North Penn. R. R. 7 per ct. bds..	5,000 00	113	5,650 00
Lehigh Val. R. R. 4½ per ct. bds..	10,000 00	100	10,000 00
Zanesville & Ohio R. R. 6 per ct. bonds	10,000 00	5	500 00
Lynn & Boston R. R. 5 per ct. bds.	25,000 00	113	28,250 00
Lower Merion Gas Co. 5 per cent. bonds	8,000 00	100	8,000 00
Hutchinson W. L. & P. Co. 4 per cent. bonds	6,000 00	100	6,000 00
Hamilton R. E. Co., Phila. 5.4 per cent. bonds	5,000 00	100	5,000 00
Northwestern Gas Light & Coke Co. 6 per cent. bonds	10,000 00	100	10,000 00
Phila. & Reading R. R. Co. Ter 5 per cent. bonds	50,000 00	121	60,500 00
Hudson River Gas & Electric Co. 5 per cent. bonds	20,000 00	105	21,000 00
Phila. & Darby Pass. Ry. Co. stk..	2,250 00	80	1,800 00
Holmesburg Water Co. stock.....	1,000 00	100	1,000 00
Penn. R. R. Co. stock	15,000 00	131	19,650 00
Lehigh Val. R. R. Co. stock.....	15,000 00	50	7,500 00
Philadelphia Traction Co. stock...	5,000 00	95	9,500 00
Lehigh Coal & Nav. Co. stk.....	5,000 00	86	4,300 00
Philadelphia Bourse stock	1,000 00	16	160 00
Philadelphia Bourse pref. stock....	500 00	42	210 00
Girard Fire & Marine Ins. Co. stk.	11,900 00	375	*44,625 00
Continental Title & Trust Co. stk.	1,250 00	140	1,750 00
Penna. Salt Mfg. Co. stock	9,450 00	230	21,735 00
Reading Co. com. & 2d pref. stk..	2,400 00	24	576 00
Total par and market values..	$560,750 00	.....	$646,556 00
*Deducted by Company.....	.....	.....	44,625 00
			601,931 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Lot of ground, 8 acres, bldg. lots, 23d ward, city of Phila. mortgage	$2,800 00	$2,800 00	$2,000 00
Mtg., lot of ground and bldg., Philadelphia	6,000 00	9,000 00	5,000 00
Mtg. on ground rent, Phila.	3,500 00	6,000 00	3,000 00
Five mtg. on premises, Phila.	12,500 00	12,500 00	9,500 00
Mtg. on 20 grd. rents, Phila.	30,000 00	20,000 00	6,000 00
Mtg. on ground rent, Phila.	3,000 00	5,000 00	2,500 00
Twenty-five mtgs. on premises, Philadelphia	64,250 00	91,000 00	55,000 00
Thirty-two mtgs. on premises, Philadelphia	41,800 00	70,000 00	33,500 00
Total amounts	$163,850 00	$216,300 00	$116,500 00

		$116,500 00
Cash in office, $11,959.17; in bank, $61,835.76; total		73,794 93
Interest due and accrued on stocks and bonds		4,173 34
Interest due and accrued on collateral loans		1,978 24
Gross premiums in due course of collection		98,062 18
Bills receivable, not matured, taken for premiums		18,824 95
All other assets, viz.: Rents due and accrued, $460.50; due for reinsurance on losses paid, $2,772.37; perpetual, reinsurance, $5,339.50; insurance, $2,000; Philadelphia Underwriters, $100; total		10,672 37
Hotel furniture (not admitted)	$2,532 40	
Salvage (not admitted)	998 19	
Aggregate amount of all actual available Assets		$2,067,638 45

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$43,975 11	
Losses resisted, including interest, cost and expenses	2,700 00	
Total amount of claims for losses	$46,675 11	
Deduct reinsurance thereon	6,747 66	
Net amount of unpaid losses and claims		$39,927 45
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$114,724 69	
Unearned premiums, *pro rata*, on fire risks running more than one year	297,848 05	
Total unearned premiums		412,572 74
Amount reclaimable on perpetual fire policies (90 per cent.)		624,088 31
All other liabilities, viz.: Taxes and assessments, $795.48; commissions and brokerage, $32,964.99; return premiums, $11,864.62; reinsurance, $10,678.42; total		56,303 51
Total liabilities, except capital and net surplus		$1,132,892 01
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		634,746 44
Aggregate Liabilities, including paid up capital and net surplus		$2,067,638 45

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$498,638 13	
Deduct reinsurance ($44,848.75), rebate and return premiums	89,372 75	
Net cash received for premiums (all fire)		$409,265 38
Interest received on bonds and mortgages		46,687 47
Interest and dividends received from all other sources		30,067 43
Received for rent		10,801 53
Received from all other sources, viz.: Surveys, etc., $1,089; profit and loss, $873.51; total		1,962 51
Deposit premiums received on perpetual fire risks	$33,325 91	
Aggregate Receipts during the year in cash		$498,784 32

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$250,207 72	
Deduct salvages and reinsurances	24,823 93	
Net amount paid for losses (all fire)		$225,383 79
Dividends paid		75,000 00
Commissions and brokerage		94,033 60
Salaries and other charges of officers, clerks and other employes		55,368 44
State, national and local taxes		23,029 28
All other disbursements, viz.: Rent, $3,645.00; real estate expense, $3,810.24; general expense, $27,606.69; profit and loss, $249.59; total		35,311 52
Deposits premiums returned on perpetual risks	$25,199 25	
Aggregate Disbursements during the year in cash		$508,126 63

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.*	Premiums.
In force December 31, 1898	$79,041,296	$776,131 75
Written or renewed in 1899	52,722,275	507,213 58
Totals	$131,763,571	$1,283,345 33
Deduct expirations and cancellations	43,102,887	439,793 70
In force December 31, 1899	$88,660,684	$843,551 63
Deduct amount reinsured	43,791,142	46,167 15
Net amount in force	$84,281,542	$797,384 48
Perpetual risks (not included above)		$32,263,110 00
Premiums on same		693,431 45

Largest amount in any one hazard, $60,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$23,811,112	$229,449 38	1-2	$114,724 69
1898	Two years	186,538	1,436 78	1-4	539 20
1899	Two years	244,215	1,747 67	3-4	1,310 75
1897	Three years	9,647,771	98,423 81	1-6	16,403 97
1898	Three years	11,436,450	110,549 08	1-2	55,274 54
1899	Three years	12,197,552	119,179 95	5-6	99,316 62
1896	Four years	294,213	2,413 17	1-8	301 64
1897	Four years	483,146	3,675 55	5-8	2,285 97
1898	Four years	419,254	2,895 11	3-8	1,085 67
1899	Four years	368,635	2,998 30	7-8	2,623 51
1895	Five years	3,759,853	38,587 71	1-10	3,858 77
1896	Five years	3,872,916	39,073 67	3-10	11,723 60
1897	Five years	4,732,985	41,450 96	1-2	20,725 48
1898	Five years	4,937,908	43,046 86	7-10	30,132 80
1899	Five years	5,597,109	49,879 47	9-10	44,891 53
	More than five years	2,291,885	12,590 01	6-10	7,554 00
Totals		$84,281,542	$797,384 48	.....	$412,572 74

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$14,126,341 00
Total losses paid since organization	5,539,827 60
Total cash dividends declared since the Company commenced business.	2,008,194 02
Total par value of the Company's stock owned by the directors.....	36,400 00
Total amount of fire losses incurred during the year	263,107 17

Business in the State of New York during the year.

Fire risks written	$3,612,478 00
Premiums received	17,987 25
Losses paid	12,638 66
Amount of losses incurred	13,189 04
Amount of taxes paid to various fire departments	221 73

GRAND RAPIDS FIRE INSURANCE COMPANY.

GRAND RAPIDS, MICH.

[Organized and commenced business November, 1882.]

J. W. CHAMPLIN, President. W. FRED. McBAIN, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$246,239 01
Loans on bond and mortgage upon which more than one year's interest is due		14,000 00
Interest due and unpaid on bond and mortgage loans		2,243 30
Interest accrued thereon		1,117 34

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Petoskey public school bonds	$8,000 00	105	$8,400 00	
Grand Rapids Gas Light Co. bds.	25,000 00	102	25,500 00	
Village of Sparta Electric Light bonds	2,000 00	105	2,100 00	
Village of Sparta, Frankfort water works bonds	13,950 00	102	14,229 00	
Charlevoix, Mich., refunding bds.	12,000 00	106	12,720 00	
Total par and market values	$60,950 00	.....	$62,949 00	
				62,949 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
White & Friant Lumber Co., Chicago, Ill., stock	$10,000 00	$10,000 00	$5,000 00	
Bankers National Bank, Chicago, Ill., stock	2,500 00	2,750 00	7,500 00	
National City Bank, Grand Rapids, Mich., stock	5,000 00	5,500 00		
State Bank of Michigan, Grand Rapids, Mich., stock	1,800 00	1,800 00	2,500 00	
White & Friant Lumber Co., Chicago, Ill., stock	700 00	700 00		
Peninsular Improvement Co., Grand Rapids, Mich., bonds	500 00	500 00		
National City Bank, Grand Rapids, Mich., stock	8,000 00	8,800 00	8,000 00	
National Bank of Grand Haven, Grand Rapids, Mich., stock	5,000 00	5,500 00	5,000 00	
Kent Co. Savings Bank, Grand Rapids, Mich., stock	500 00	1,250 00	5,000 00	
Peninsular Trust Co., Grand Rapids, Mich., stock	5,000 00	5,500 00		
National City Bank, Grand Rapids, Mich., stock	5,000 00	5,500 00	5,000 00	
National City Bank, Grand Rapids, Mich., stock	2,500 00	2,750 00	1,000 00	
National City Bank, Grand Rapids, Mich., stock	10,000 00	11,000 00	12,000 00	
Peninsular Trust Co., Grand Rapids, Mich., stock	2,000 00	2,200 00		
Total amounts	$58,500 00	$63,750 00	$51,000 00	
				51,000 00

Cash in office, $3,346.86; in bank, $50,585.91; total	53,932 77
Interest due and accrued on stocks and bonds	943 20
Interest due and accrued on collateral loans	131 82
Gross premiums in due course of collection	40,758 20
Aggregate amount of all actual available Assets	$473,314 64

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$14,179 76	
Losses unadjusted, including all reported and supposed losses	8,811 20	
Losses resisted, including interest, cost and expenses..	1,900 00	
Total amount of claims for losses	$24,890 96	
Deduct reinsurance thereon	4,363 71	
Net amount of unpaid losses and claims		$20,527 25
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$74,319 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	97,682 11	
Total unearned premiums		172,001 52
All other liabilities, viz.: Commissions and brokerage, $7,739.60; reinsurance, $197.05; total		7,936 65
Total liabilities, except capital and net surplus		**$200,465 42**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		***72,849 22**
Aggregate Liabilities, including paid up capital and net surplus		**$473,314 64**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$355,699 54	
Deduct reinsurance ($89,869.45), rebate and return premiums	127,457 62	
Net cash received for premiums (all fire)		$228,241 92
Interest received on bonds and mortgages		13,948 05
Interest and dividends received from all other sources		8,254 93
Received from all other sources, viz.: Profit on sale of bonds		2,609 03
Aggregate Receipts during the year in cash		**$253,053 93**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$230,361 97	
Deduct salvages and reinsurances	40,670 47	
Net amount paid for losses (all fire)		$189,691 50
Dividends paid		12,000 00
Commissions and brokerage		39,810 82
Salaries and other charges of officers, clerks and other employes		14,918 15
State, national and local taxes, including department fees		8,162 81
All other disbursements, viz.: Rent, $1,200; postage, revenue, board expense, traveling, furniture, fixtures, etc., $22,394.08; total		23,594 08
Aggregate Disbursements during the year in cash		**$288,177 36**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$35,084,189	$411,732 33
Written or renewed in 1899	31,844,098	355,418 50
Totals	$66,928,287	$767,150 83
Deduct expirations and cancellations	26,437,458	309,035 82
In force December 31, 1899	$40,490,829	$458,115 01
Deduct amount reinsured	10,184,444	128,456 36
Net amount in force	$30,306,385	$329,658 65

Largest amount in any one hazard, $10,000.

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $40,968.69 by the deduction of $31,880.53 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$12,838,025	$148,638 82	1-2	$74,319 41
1898	Two years	161,315	1,335 33	1-4	333 83
1899	Two years	136,994	1,038 45	3-4	778 84
1897	Three years	4,330,362	45,882 03	1-6	7,647 01
1898	Three years	4,857,436	47,576 59	1-2	23,788 29
1899	Three years	6,218,659	60,826 47	5-6	50,688 73
1896	Four years	23,891	280 26	1-8	35 03
1897	Four years	18,150	170 99	3-8	64 12
1898	Four years	60,559	565 35	5-8	353 34
1899	Four years	55,038	451 25	7-8	395 84
1895	Five years	204,452	3,177 66	1-10	317 77
1896	Five years	215,565	3,233 05	3-10	969 91
1897	Five years	254,523	3,537 28	1-2	1,768 64
1898	Five years	376,348	5,544 27	7-10	3,880 99
1899	Five years	555,068	7,400 85	9-10	6,659 77
Totals		$30,306,385	$329,658 65	.....	$172,001 52

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,084,947 37
Total losses paid since organization	1,478,604 76
Total cash dividends declared since the Company commenced business	138,000 00
Total par value of the Company's stock owned by the directors	98,150 00
Total amount loaned to officers and directors	67,000 00
Total amount loaned to stockholders not officers	6,000 00
Total amount of fire losses incurred during the year	195,517 27

Business in the State of New York during the year.

Fire risks written	$3,036,792 00
Premiums received	19,766 03
Losses paid	19,555 16
Amount of losses incurred	17,050 60
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	233 25
Amount of taxes paid to various fire departments	290 98

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized May 18, 1810; commenced business August, 1810.]

GEORGE L. CHASE, President. P. C. ROYCE, Secretary.

Capital stock of the Company paid up, $1,250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$811,000 00
Loans on bond and mortgage (first liens)	945,700 00
Loans on bond and mortgage upon which more than one year's interest is due	280,000 00
Interest due and unpaid on bond and mortgage loans	14,150 00
Interest accrued thereon	18,204 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Albany & Susq. R. R. 6 per cent. 1st con. mtge. guar. bonds	$50,000 00	116	$58,000 00
Alabama State 4 per cent. bonds	10,000 00	110	11,000 00
Brooklyn Wharf & Warehouse Co. 5 per cent. 1st mtge. gold bds	150,000 00	78	117,000 00
Baltimore & Ohio R. R. 4 per ct. 1st mortgage gold bonds	50,000 00	99½	49,750 00
Belt R. R. & Stock Yards of Indianapolis 6 per cent. bonds	84,000 00	115	96,600 00
Canadian Pacific R. R. 5 per cent. 1st mortgage gold bonds	48,666 00	116	56,452 56
Chesapeake & Ohio R. R. 5 per cent. 1st con. mtge. gold bonds	75,000 00	116½	87,375 00
Chicago & Western Indiana R. R. 6 p. ct. 1st mtge. sink. fund gold bonds	38,000 00	106	40,280 00
Chicago & Western Indiana R. R. 6 p. ct. gen. mtge. gold bonds	374,000 00	120	448,800 00
Chicago & Northwestern R. R. 5 per cent. debenture bonds	50,000 00	107½	53,750 00
Chicago & Northwestern R. R. 6 p. ct. sinking fund bonds	46,000 00	120	55,200 00
Chicago & Northwestern R. R. 5 p. ct. sinking fund bonds	48,000 00	109	52,320 00
Chicago, Burlington & Quincy R. R. 5 p. ct. debenture bonds	50,000 00	110	55,000 00
Chicago, Burlington & Quincy R. R. 5 p. ct. convertible bonds	6,600 00	123	8,118 00
Chicago, Burlington & Quincy R. R. 7 per cent. con. bonds	5,000 00	115	5,750 00
Chicago & Great Western R. R. 5 p. ct. 1st mtge. terminal gold bds.	43,000 00	108	46,440 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.) 7 per cent. 1st mortgage bonds	100,000 00	127	127,000 00
Chicago & Erie R. R. 5 per cent. first mortgage gold bonds	100,000 00	115	115,000 00
Cin., Indianapolis, St. L. & Chi. R. R. 6 p. ct. con. mtge. bonds	119,000 00	108	128,520 00
Cin., Hamilton & Dayton R. R. 7 per cent. sinking fund bonds	55,000 00	119	65,450 00
City of Toronto 3½ per cent. debenture bonds	39,906 66	102	40,704 79
Cleve., Cin., Chicago & St. L. (Columbus & Springfield Div.) 4 p. ct. 1st mtge. gold bonds	70,000 00	97	67,900 00
Cleve., Cin., Chicago & St. L. 1st mtge. collateral trust (St. L. Div.) 4 per cent. gold bonds	200,000 00	101½	203,000 00
Cleve., Columbus, Cin. & Indianapolis R. R. 7 p. ct. con. bds.	8,000 00	137	10,960 00
Connecticut River R. R. 4 per cent. bonds	1,000 00	.....	1,000 00

	Par value.	Carried at.	Market value.
Central R. R. of N. J. 5 per cent. general mortgage gold bonds....	$250,000 00	120	$300,000 00
Dayton & Michigan R. R. 5 per cent. guaranteed bonds.....	60,000 00	113	67,800 00
Detroit, Grand Rapids & Western 4 p. ct. 1st con. mtge. bonds....	41,000 00	94	38,540 00
Easton & Amboy R. R. 5 per cent. 1st mortgage guaranteed bonds..	150,000 00	110	165,000 00
Georgia State 3½ per cent. bonds..	25,000 00	106	26,500 00
Harlem River & Port Chester R. R. 7 per cent. guar. bonds.....	50,000 00	112	56,000 00
Hartford Street Ry. Co. 5 per cent. debenture bonds	100,000 00	105	105,000 00
Indianapolis & Vincennes R. R. 7 per cent. 1st mtge. guar. bds...	78,000 00	121	94,380 00
Iowa Falls & Sioux City R. R. 7 per cent. 1st mtge. bonds.....	100,000 00	135	135,000 00
Jefferson R. R. 5 per cent. 1st mtge. guar. gold bonds.....	100,000 00	105½	105,500 00
Lehigh Valley R. R. 5 per cent. 1st mtge. terminal gold bonds...	175,000 00	113	197,750 00
Lehigh Valley R. R. 6 per cent. consolidated bonds	75,000 00	117	87,750 00
Lehigh Valley R. R. of N. Y. 4½ per cent. 1st mtge. gold bonds...	150,000 00	110	165,000 00
Minneapolis Union R. R. 6 per ct. guaranteed gold bonds.....	50,000 00	132	66,000 00
Montreal Corporation 4 p. ct. bds.	62,500 00	108	67,500 00
Milwaukee, Lake Shore & Western R. R. 5 per cent. ex. & imp. sinking fund gold bonds.....	50,000 00	120½	60,250 00
Nashville & Decatur 7 p. ct. 1st mtge. sinking fund guar. bonds.	50,000 00	103	51,500 00
Northern Pacific R. R. 4 per cent. prior lien L. G. gold bonds.....	80,000 00	102½	82,000 00
N. Y. C. & H. R. R. R. 5 per cent. debenture bonds	50,000 00	107	53,500 00
New York & New England R. R. 7 per cent. 1st mtge. bonds.....	50,000 00	118¼	59,125 00
N. Y., N. H. & H. R. R. 4 per cent. conv. debenture cert.....	75,000 00	187	140,250 00
Philadelphia & Reading R. R. terminal 5 p. ct. gold bonds.....	75,000 00	121	90,750 00
Port Reading R. R. 5 per cent. 1st mortgage gold bonds.....	50,000 00	109½	54,750 00
Richmond, Va., 4 p. ct. city bds..	52,500 00	104	54,600 00
St. Paul & Northern Pacific R. R. 6 per cent. gen. mtge. gold bds.	86,000 00	131	112,660 00
St. Louis & San Francisco R. R. 6 per cent. gen. mtge. gold bds.	50,000 00	113	56,500 00
St. Louis & San Francisco 5 per cent. gen. mtge. gold bonds.....	50,000 00	110	55,000 00
St. Louis Southern R. R. 4 per cent. 1st mtge. guar. gold bds..	50,000 00	98	49,000 00
Southern Pacific R. R. of Cal. 5 per cent. 1st con. guar. gold bds.	100,000 00	111½	111,500 00
Terminal Ry. Assn. of St. Louis 4½ per cent. 1st mtge. gold bds.	75,000 00	112	84,000 00
Topeka, Kansas, 6 per cent. internal improvement sewer bonds...	6,000 00	.....	6,000 00
Union Pacific R. R. 4 per cent. 1st mtge. & l. g. gold bonds.....	50,000 00	104	52,000 00
Utah & Northern R. R. 7 per cent. 1st mortgage bonds.....	50,000 00	120	60,000 00
United States of Mexico external gold bonds	109,013 53	101	110,103 46
West Shore R. R. 4 per cent. guar. bonds	100,000 00	112	112,000 00
Ætna National Bank, Hart., stk.	31,500 00	175	55,125 00
American Nat. Bank, Hart., stk.	15,000 00	144	21,600 00
Charter Oak Nat. Bank, Hart., stk.	20,000 00	100	20,000 00
City Bank, Hartford, stock.....	16,600 00	116	19,256 00
Connecticut River Banking Co., Hartford, stock	3,000 00	35	3,500 00
Connecticut Trust & Safe Deposit Co., Hartford, stock.....	30,400 00	185	56,240 00
Farmers & Mechanics' National Bank, Hartford, stock.....	12,200 00	118	14,396 00
First Nat. Bank, Hart., stock.....	17,200 00	117	20,124 00
Hartford Nat. Bank, Hart., stk..	55,600 00	138	76,728 00
Nat. Exchange Bank, Hart., stk..	2,000 00	130	2,600 00
Phoenix Nat. Bank, Hart., stk....	46,700 00	125	58,375 00

	Par value.	Carried at.	Market value.	
State Bank, Hart., stock	$10,000 00	120	$12,000 00	
American Exchange Nat. Bank, N. Y., stock	20,000 00	185	37,000 00	
Bank of America, N. Y., stock	15,000 00	425	63,750 00	
Bank of North America, N. Y., stock	10,000 00	205	20,500 00	
Importers & Traders' National Bank, N. Y., stock	30,000 00	535	160,500 00	
Manhattan Co. Bank, N. Y., stk.	10,000 00	260	26,000 00	
Merchants' Nat. Bank, N. Y., stk.	16,700 00	175	29,225 00	
National Bank of Commerce, N. Y., stock	10,000 00	255	25,500 00	
Atlantic Nat. Bank, Boston, stk.	3,900 00	126	4,914 00	
Blackstone Nat. Bank, Bost., stk.	7,000 00	75	5,250 00	
Boylston Nat. Bank, Boston, stk.	12,500 00	118¼	14,781 25	
First Nat. Bank, Boston, stk.	10,000 00	190	19,000 00	
Hide & Leather Nat. Bank, Bost., stock	2,400 00	116¼	2,790 00	
National Bank of Commerce, Boston, stock	3,200 00	115	8,680 00	
Second National Bank, Bost., stk.	10,900 00	176	19,184 00	
First Nat. Bank, Albany, stock	5,000 00	142	7,100 00	
Bank of Montreal, Montreal, stk.	30,000 00	250	75,000 00	
Ontario Bank, Bowmanville, stk.	4,333 33	130	5,633 33	
Chicago, Burlington & Quincy R. R. Co. stock	71,000 00	122	86,620 00	
Chicago, Milwaukee & St. Paul R. R. Co. stock	40,000 00	116½	46,600 00	
Chicago, Milwaukee & St. Paul R. R. Co. preferred stock	37,000 00	172½	63,825 00	
Chicago & Northwestern R. R. Co. preferred stock	20,000 00	197	39,400 00	
Chicago & Northwestern R. R. Co. stock	85,000 00	153½	130,475 00	
Chicago, Rock Island & Pacific R. R. Co. stock	24,200 00	107	25,894 00	
Connecticut & Passumpsic River R. R. Co. guaranteed stock	100,000 00	.....	105,000 00	
Connecticut River Co. stock	12,000 00	.....	3,000 00	
Connecticut River R. R. Co. stock	2,000 00	280	5,600 00	
N. Y. C. & H. R. R. R. Co. stock	50,000 00	131	65,500 00	
N. Y., N. H. & H. R. R. Co. stk.	187,500 00	211	395,625 00	
Northwestern Telegraph Co. stock	25,000 00	123	30,750 00	
Union Pacific R. R. Co. stock	20,000 00	44½	8,900 00	
N. Y., Lack. & West. R. R. Co. stock	50,000 00	132	66,000 00	
Union Pacific preferred stock	3,000 00	72	2,160 00	
Total par and market values	$5,734,019 32	.....	$7,089,679 39	$7,089,679 39

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Chicago & Northwestern R. R. Co. pref. stock	$3,000 00	$5,910 00	$3,800 00	
Billings & Spencer stock	1,600 00	2,048 00	1,000 00	
Pennsylvania R. R. Co. stock	4,500 00	5,850 00		
Hartford Steam Boiler & Inspection Co. stock	1,600 00	2,400 00		
Brooklyn Wharf & Warehouse Co. bond	1,000 00	780 00	10,000 00	
N. Y., N. H. & H. R. R. Co. 4 per cent. convertible bond	2,000 00	3,740 00		
Total amounts	$13,700 00	$20,728 00	$14,800 00	14,800 00
Cash in office, $72,910.68; in bank, $531,716.74; total				604,627 42
Interest due and accrued on stocks and bonds				2,500 00
Interest due and accrued on collateral loans				66 46
Gross premiums in due course of collection				1,255,624 88
All other assets, viz.: Rents due and accrued, $1,271.79; due for reinsurance on losses paid, $23,288.93; total				24,560 72
Printing plant (not admitted as an asset)			$24,175 15	

Aggregate amount of all actual available Assets...$11,060,912 87

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$251,329 11	
Losses unadjusted, including all reported and supposed losses	349,816 78	
Losses resisted, including interest, cost and expenses..	54,438 01	
Net amount of unpaid losses and claims		$655,583 90
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$2,277,800 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,008,998 77	
Total unearned premiums		5,286,799 62
Commissions and brokerage		82,500 00
Total liabilities, except capital and net surplus		**$6,024,883 52**
Joint-stock capital paid up in cash		**1,250,000 00**
Surplus beyond all liabilities		**3,786,029 35**
Aggregate Liabilities, including paid up capital and net surplus		**$11,060,912 87**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$7,989,050 77	
Deduct reinsurance ($912,352.01), rebate and return premiums	1,764,872 25	
Net cash received for premiums (fire and tornado)		$6,224,178 52
Interest received on bonds and mortgages		70,012 91
Interest and dividends received from all other sources		335,089 90
Received for rent		14,082 73
Received from all other sources, viz.: Profit on securities sold, $10,268.62; conscience money, $100; agency balance previously marked off, $172.10; increase in reinsurance reserve deposit, $37,051.13; total		47,591 85
Aggregate Receipts during the year in cash		**$6,690,955 91**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$4,668,118 52	
Deduct salvages and reinsurances	555,023 10	
Net amount paid for losses (fire and tornado)		$4,113,095 42
Dividends paid		400,000 00
Commissions and brokerage		1,049,458 81
Salaries and other charges of officers, clerks and other employes		470,265 76
State, national and local taxes		167,090 33
All other disbursements, viz.: B. & S. marked off, $17,742.50; agency balances marked off, $1,139.02; printing plant marked down, $5,155.85; general expenses, $909,058.13; total		933,095 50
Aggregate Disbursements during the year in cash		**$7,133,005 82**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$853,116,357	$9,772,537 04
Written or renewed in 1899	694,749,682	7,989,050 77
Totals	$1,547,866,039	$17,761,587 81
Deduct expirations and cancellations	618,080,565	7,288,572 10
In force December 31, 1899	$929,785,474	$10,473,015 71
Deduct amount reinsured	6,784,804	73,694 23
Net amount in force	$923,000,670	$10,399,321 48

Largest amount in any one hazard, $125,000.

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$361,064,849	$4,555,601 70	1-2	$2,277,800 85
1898	Two years	3,195,917	23,740 25	1-4	5,935 06
1899	Two years	2,328,684	20,733 19	3-4	15,549 89
1897	Three years	121,433,144	1,257,943 98	1-6	209,657 33
1898	Three years	146,772,147	1,401,964 13	1-2	700,982 06
1899	Three years	141,998,024	1,369,406 10	5-6	1,141,171 75
1896	Four years	2,371,804	20,606 41	1-8	2,575 80
1897	Four years	2,062,539	19,699 14	3-8	7,387 17
1898	Four years	2,451,509	20,437 92	5-8	12,773 70
1899	Four years	2,094,960	18,809 88	7-8	16,458 65
1895	Five years	20,417,951	272,208 99	1-10	27,220 90
1896	Five years	24,501,159	318,442 58	3-10	95,532 77
1897	Five years	29,420,148	348,653 77	1-2	174,326 88
1898	Five years	32,354,102	382,696 41	7-10	267,887 48
1899	Five years	30,533,733	368,377 03	9-10	331,539 33
Totals		$923,000,670	$10,399,321 48	.....	$5,286,799 62

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$107,226,668 27
Total losses paid since organization	63,598,435 48
Total cash dividends declared since the Company commenced business.	9,538,100 00
Total dividends declared payable in stock since organization	950,000 00
Total par value of the Company's stock owned by the directors	179,700 00
Total amount of fire losses incurred during the year	4,247,927 31

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Canada	$162,906 45
Georgia	26,500 00
Virginia	54,600 00
Oregon	262,500 00
New Mexico	19,700 00

Business in the State of New York during the year.

Fire risks written	$114,683,801 00
Premiums received	846,249 78
Losses paid	768,936 36
Amount of losses incurred	801,941 73
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	18,776 07
Amount of taxes paid to various fire departments	

HOME FIRE INSURANCE COMPANY.

BALTIMORE, MD.

[Organized January, 1867; commenced business July, 1867.]

G. HARLAN WILLIAMS, President. HOWARD T. WILLIAMS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$9,000 00
Interest accrued thereon		56 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Western Md. R. R. bonds guar. by Baltimore city	$5,000 00	107	5,350 00	
City of Cincinnati bonds	2,000 00	118	2,360 00	
New Orleans Gas Light Co. bds.	5,000 00	102½	5,125 00	
City of St. Joseph bonds	15,000 00	106	15,900 00	
Central R. R. of Ga. 1st pref bds.	4,000 00	32½	1,300 00	
Central R. R. of Ga. 2d pref. bds.	3,000 00	16	480 00	
Georgia, Carolina & Northern R. R. bonds	6,000 00	100	6,000 00	
Va. Midland R. R. bonds	15,000 00	110	16,500 00	
Georgia Pacific R. R. bonds	10,000 00	123	12,300 00	
Frederick City bonds	10,000 00	100½	10,050 00	
Baltimore Traction Co. bonds	6,000 00	118	7,080 00	
Safe Deposit & Trust Co. stock	3,000 00	325	9,750 00	
Maryland Life Ins. Co. stock	3,400 00	22	3,740 00	
Equitable Nat. Bank stock	2,000 00	115	2,300 00	
National Bank of Com. stock	3,000 00	19½	3,900 00	
Commercial & Farmers' Nat. Bk. stock	5,000 00	122	6,100 00	
First National Bank stock	2,500 00	146	3,625 00	
Citizens' National Bank stock	2,500 00	22½	5,625 00	
Farmers & Merchants' Nat. Bk stk	6,400 00	64½	10,320 00	
Western National Bank stock	4,460 00	40	8,920 00	
Nat. Bk. of Baltimore stock	11,600 00	120	13,920 00	
Baltimore City stock	5,000 00	104	5,200 00	
Baltimore City stock	25,000 00	124	31,000 00	
Baltimore City stock	60,000 00	114½	68,700 00	
Baltimore City stock	46,000 00	114½	52,670 00	
Baltimore City stock	1,000 00	114½	1,145 00	
Baltimore City stock	500 00	114½	572 50	
Baltimore City stock	31,000 00	114½	35,495 00	
Baltimore City stock	9,100 00	114½	10,419 50	
Total par and market values	$302,460 00	.....	$355,847 00	355,847 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Maryland L. Ins. Co. stk.	$200 00	$220 00	$200 00	
Guardian Trust Co. stock	10,000 00	11,300 00	12,000 00	
Citizens' Trust & D. Co. stk.	2,500 00	2,925 00		
Am. Bonding & Trust Co. stk.	2,250 00	4,185 00	5,000 00	
Maryland Casualty Co. stk.	625 00	1,700 00		
Ninth West Columbia Per. Building Association stk	2,292 40	2,292 40	750 00	
Total amounts	$17,867 40	$22,622 40	$17,950 00	17,950 00
Cash in office, $2,465.89; in bank, $5,392.86; total				7,858 75
Interest due and accrued on stocks and bonds				2,813 25
Interest due and accrued on collateral loans				24 17
Gross premiums in due course of collection				5,819 73
Due for reinsurance on losses paid				656 40
Aggregate amount of all actual available Assets				**$400,025 55**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses		$2,340 10
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$17,862 60	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,303 06	
Total unearned premiums		37,165 66
Amount reclaimable on perpetual fire policies (95 per cent.)		2,650 74
Cash dividends to stockholders, unpaid		330 50
Salaries and other miscellaneous expenses, due and accrued		309 00
Total liabilities, except capital and net surplus		**$42,796 00**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**157,229 55**
Aggregate Liabilities, including paid up capital and net surplus		**$400,025 55**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$54,456 88	
Deduct reinsurance ($3,602.19), rebate and return premiums	7,964 35	
Net cash received for premiums (all fire)		$46,492 53
Interest received on bonds and mortgages		510 00
Interest and dividends received from all other sources		16,043 51
Received for increased capital and surplus	$151,508 50	
Aggregate Receipts during the year in cash		**$63,046 04**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$39,412 17	
Deduct salvages and reinsurances	843 31	
Net amount paid for losses (all fire)		$38,568 86
Dividends paid		10,019 00
Commissions and brokerage		9,261 41
Salaries and other charges of officers, clerks and other employes		6,860 00
State, national and local taxes		745 43
All other disbursements, viz.: Rent, $927; other disbursements, $3,662.36; total		4,589 36
Deposit premiums received on perpetual risks	$120	
Aggregate Disbursements during the year in cash		**$70,044 06**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$7,630,066	$70,297 81
Written or renewed in 1899	6,826,729	57,286 00
Totals	$14,456,795	$127,583 81
Deduct expirations and cancellations	5,967,249	50,812 32
In force December 31, 1899	$8,489,546	$76,771 49
Deduct amount reinsured	439,237	*4,227 44
Net amount in force	$8,050,309	$72,544 05
Perpetual risks (not included above)		$108,700 00
Premiums on same		2,790 25

Largest amount in any one hazard, $10,000.

*Of this amount $751.40 is not allowed by the Insurance Law.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less	$4,275,452	$35,725 20	1-2	$17,862 60
1897.....	Three years	711,961	5,901 04	1-6	983 51
1898.....		649,773	5,416 91	1-2	2,708 46
1899.....		707,226	5,824 80	5-6	4,854 00
1895.....	Five years	280,250	3,143 14	1-10	314 31
1896.....		295,587	3,345 98	3-10	1,033 79
1897.....		293,291	3,977 23	1-2	1,988 61
1898.....		375,898	4,191 91	7-10	2,934 33
1899.....		460,871	5,017 84	9-10	4,516 05
Totals		$8,050,309	$72,544 05	.....	$37,165 66

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$1,322,236 58
Total losses paid since organization	618,216 15
Total cash dividends declared since the Company commenced business.	315,000 00
Total par value of the Company's stock owned by the directors.....	42,190 00
Total amount of fire losses incurred during the year	33,577 15

Business in the State of New York during the year.

Fire risks written	641,193 00
Premiums received	4,244 46
Amount of losses incurred	2,500 00
Amount of taxes paid to various fire departments	88 86

HOME MUTUAL INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized and commenced business September, 1864.]

WILLIAM J. DUTTON, President. STEPHEN D. IVES, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$228,250 00
Loans on bonds and mortgage (first liens)	277,844 62
Loans on bonds and mortgage upon which more than one year's interest is due	2,842 00
Interest due and unpaid on bond and mortgage loans	408 75
Interest accrued thereon	1,768 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Dalles City (Or.) Water Co. 6 per cent. bonds	$10,000 00	111	$11,100 00	
Market St. Cable Ry. Co. 5 per ct. bonds	50,000 00	116½	51,260 00	
Oakland G., L. & H. Co. 5 per ct. bonds	9,000 00	108	9,720 00	
Stockton Gas & Electric Co. 6 per cent. bonds	5,000 00	103	5,150 00	
The Omnibus Cable Co. 6. c. bds.	10,000 00	126¼	12,625 00	
San Francisco & N. Pacific R. R. Co. 5 per cent. bonds	10,000 00	115	11,500 00	
Spring Valley Water Co. 6 per cent. bonds	5,000 00	113½	5,675 00	
Sunset Tel. & Tel. Co. 6 per cent. bonds	10,000 00	120	12,000 00	
S. F. & San Joaquin Val. R. R. Co. 5 per cent. bonds	15,000 00	115	17,250 00	
Northern Ry. Co. of Cal. 6 per ct. bonds	10,000 00	115	11,500 00	
Presidio & Ferries R. R. 6 per ct. bonds	11,000 00	101	11,110 00	
Farmers & Merchants' Sav. Bk., Oakland, Cal., stock	5,000 00	115	5,750 00	
Bk. of Cal., San Francisco, stock	1,400 00	400	5,600 00	
Oakland Gas, L. & H. Co. stock	14,000 00	43	8,600 00	
First Nat. Bk., San Fran., stk.	2,000 00	250	5,000 00	
San Francisco Gas & Electric Co. San Francisco, stock	49,000 00	51	24,990 00	
Market St. Ry. Co., San Francisco, stock	13,500 00	60	16,200 00	
S. San Francisco Dock Co. stk.	1,000 00	50	500 00	
San Jose Water Co. stock	10,000 00	100	10,000 00	
Spring Val. Water Works stock	5,000 00	92½	4,625 00	
Cal. St. Cable R. R. Co. stk.	3,540 00	120	7,080 00	
Anglo-Cal. Bk., Limited, San Francisco, Cal., stock	1,700 00	65	2,210 00	
Presidio & Ferries R. R. Co. stk.	5,500 00	22½	2,250 00	
Total par and market values	$256,640 00	.....	$251,695 00	251,695 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Sutter St. R. R. Co.'s stock	$60,000 00	$60,000 00	$33,000 00	33,000 00

Cash in office, $1,029.69; in bank, $78,965.83; total	79,995 52
Interest due and accrued on collateral loans	137 50
Gross premiums in due course of collection	89,617 45
Aggregate amount of all actual available Assets	**$965,559 34**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$2,219 86	
Losses unadjusted, including all reported and supposed losses	11,873 37	
Losses resisted, including interest, cost and expenses....	450 00	
Total amount of claims for losses	$14,543 23	
Deduct reinsurance thereon	20 27	
Net amount of unpaid losses and claims		$14,522 96
Unearned premiums, at 50 per cent. of premiums on fire running one year or less	$120,875 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	178,808 68	
Unearned premiums, at 50 per cent. on marine time risks	17,592 86	
Unearned premiums, at 100 per cent. on marine risks....	5,665 32	
Total unearned premiums		322,942 36
All other liabilities, viz.: Commissions and brokerage, $12,449.93; agents' credit balances, $414.96; marine bills, payable, $882.50; total		13,747 39
Total liabilities, except capital and net surplus		$351,212 71
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		314,346 63
Aggregate Liabilities, including paid up capital and net surplus		$965,559 34

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$474,625 08	$69,413 10	
Deduct reinsurance ($57,153.64), rebate and return premiums	116,829 80	13,123 75	
	$357,795 28	$56,289 35	
Net cash received for premiums			$414,084 63
Interest received on bonds and mortgages			23,845 67
Interest and dividends received from all other sources			13,190 18
Received for rent			9,545 90
Received from all other sources, viz.: Profit and loss credit.			768 32
Aggregate Receipts during the year in cash			$461,434 70

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$232,793 80	$39,632 87	
Deduct salvages and reinsurances	17,810 82	1,678 92	
	$214,982 98	$37,953 95	
Net amount paid for losses			$252,936 93
Dividends paid			36,000 00
Commissions and brokerage			67,462 08
Salaries and other charges of officers, clerks and other employes			61,902 08
State, national and local taxes			12,659 74
All other disbursements, viz.: Rent, $5,280; Insurance Department fees and licenses, $3,517.17; municipal licneses, $542.74; taxes and franchises, $45.15; miscellaneous, $22,667.85; total			32,052 91
Aggregate Disbursements during the year in cash			$463,013 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1898.....	$44,469 808	$584,798 04	$656,218	$37,456 25
Written or renewed in 1899.....	38,964,749	484,306 21	4,413,207	70,948 31
Totals	$83,434,557	$1,069,104 25	$5,069,425	$108,404 56
Deduct expirations and cancellations	34,331,370	433,262 55	4,326,503	64,529 01
In force Dec. 31, 1899..	$49,103,187	$635,841 70	$742,922	$43,875 55
Deduct amount reinsured	3,868,989	56,751 51	57,450	3,024 50
Net amount in force.	$45,234,198	$579,090 19	$685,472	$40,851 05

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$18,789,929	$241,751 01	1-2	$120,875 50
1898.....	Two years	181,782	1,439 87	1-4	359 97
1899.....		114,446	1,020 19	3-4	765 15
1897.....	Three years	5,571,314	73,014 96	1-6	12,169 16
1898.....		9,314,790	124,046 19	1-2	62,023 10
1899.....		6,815,241	88,340 00	5-6	73,616 67
1896.....	Four years	48,250	452 36	1-8	56 54
1897.....		65,400	654 00	3-8	245 25
1898.....		94,382	760 27	5-8	475 17
1899.....		64,734	490 32	7-8	429 03
1895.....	Five years	259,275	4,466 76	1-10	446 67
1896.....		358,853	5,059 26	3-10	1,517 78
1897.....		1,082,083	11,283 27	1-2	5,641 63
1898.....		1,175,340	13,089 97	7-10	9,162 98
1899.....		1,298,379	13,221 76	9-10	11,899 58
Totals		$45,234,198	$579,090 19	.....	$299,684 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$10,537,093 49
Total losses paid since organization.....	4,878,378 55
Total cash dividends declared since the Company commenced business	1,020,500 00
Total par value of the Company's stock owned by the directors.....	1,400 00
Total amount loaned to officers and directors.....	4,000 00
Total amount of fire losses incurred during the year.....	215,643 75
Total amount of inland marine losses incurred during the year.....	17,939 41
Total amount of ocean marine losses incurred during the year.....	18,139 54
Amount deposited in Oregon for the protection of policyholders..... $51,000 00	

Business in the State of New York during the year.

Fire risks written	$4,790,686 05
Premiums received	29,635 20
Losses paid	25,565 03
Amount of losses incurred	25,538 25
Amount of taxes paid to various fire departments.....	412 50

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

[Incorporated April 14, 1794.]

CHARLES PLATT, President. GREVILLE E. FRYER, Secretary.

Capital stock of the Company paid up, $3,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$825,477 03
Loans on bond and mortgage (first liens).....	1,682,059 24
Loans on bond and mortgage upon which more than one year's interest is due (of which $78,993.96 is in process of foreclosure)	148,193 96
Interest due and unpaid on bond and mortgage loans.....	15,276 48
Interest accrued thereon	9,958 42

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 5 per cent. bds.	$100,000 00	113	$113,000 00
U. S. Government 4 per cent. bds.	25,000 00	114	28,500 00
Territory of New Mexico 6 p. c. bonds	2,000 00	120	2,400 00
Georgia State loan 4½ per cent. bonds	25,000 00	114	28,500 00
Grant County, New Mexico, 6 per cent. bonds	8,000 00	100	8,000 00
Boston City loan, registered 4 per cent. bonds	112,000 00	110	123,200 00
Baltimore City loan, registered 3¼ per cent. bonds.....	200,000 00	102	204,000 00
Toledo City loan 5 per cent. bds..	1,000 00	105	1,050 00
City of Raton, N. M., 6 per cent. bonds	200 00	100	200 00
City of Columbus, O., 4½ per cent. bonds	25,000 00	103	25,750 00
Cincinnati City loan 7 3-10 per cent. bonds	10,000 00	107	10,700 00
Cincinnati City loan 7 per cent. bonds	10,000 00	107	10,700 00
City of Portland, Ore., city hall 5 per cent. bonds.....	50,000 00	118	59,000 00
Providence City loan, gold, registered 5 per cent. bonds.....	25,000 00	100	25,000 00
Richmond, Va., city 4 per cent. bonds	3,000 00	106	3,180 00
Richmond, Va., city 4 per cent. bonds	50,000 00	106	53,000 00
City of Montreal 4 per cent. bds..	111,000 00	110	122,100 00
City of Chicago 6 per cent. improvement bonds	6,500 00	100	6,500 00
City of Chicago 6 per cent. improvement bonds	6,500 00	100	6,500 00
County of Colfax, N. M., 6 per cent bonds	100 00	100	100 00
Belgian Government, fcs. 250,000, 3 per cent. bonds.....	49,000 00	100	49,000 00
Brooklyn Wharf and Warehouse Co.'s 5 per cent. gold bonds.....	30,000 00	77	23,100 00
Pennsylvania R. R. Co.'s con. reg. 5 per cent. bonds.....	230,000 00	127	292,100 00
Pennsylvania R. R. Co.'s con. coupon 5 per cent. bonds.....	100,000 00	127	127,000 00
Pennsylvania R. R. Co.'s con. mtg. reg. 6 per cent. bonds.....	100,000 00	115	115,000 00
Philadelphia & Reading R. R. Co.'s 1st mtg. 6 per cent. bonds.....	250,000 00	121	302,500 00
North Pennsylvania R. R. Co.'s 7 per cent. gen. mtg. bonds.....	75,000 00	110	82,500 00

	Par value.	Carried at.	Market value.
North Pennsylvania R. R. Co.'s 4 per cent. coupon bonds	$5,000 00	118	$5,900 00
Belvidere & Delaware R. R. Co.'s 1st mtg. 6 per cent. bonds	50,000 00	107	53,500 00
Pennsylvania & New York Canal & R. R. Co.'s 7 per cent. bonds, guaranteed by L. V. R. R. Co.	25,000 00	117	29,250 00
Lehigh Coal & Navigation Co.'s con. mtg. 7 per cent. reg. bonds.	5,000 00	127	6,350 00
Philadelphia & Erie R. R. 5 per cent. reg. bonds, guaranteed by Pennsylvania R. R. Co.	150,000 00	119	178,100 00
Chicago & Western Indiana R. R. 1st mtg. coupon 6 per cent. bds.	42,000 00	105	44,100 00
Northern Central Ry. Co.'s con. gen. mtg. 6 per cent. bonds	11,000 00	109	11,990 00
Pittsburg, McKeesport & Youghiogheny R. R. 2d mtg. 6 per cent. bonds	50,000 00	120	60,000 00
The Belt R. R. & Stock Yards Co., Indianapolis, 6 per cent. coupon bonds	50,000 00	115	57,500 00
Bergen County R. R. Co.'s 1st mtg. 6 per cent. coupon bonds	50,000 00	105	52,500 00
Car Trust of New York, No. 2, Series D. 6 per cent. reg. bonds.	12,000 00	102	12,240 00
Atlantic Mutual Insurance scrip	40,920 00	100	*40,920 00
Philadelphia & Baltimore Central R. R. 1st con. 5 per cent. reg. bonds	100,000 00	100	100,000 00
Delaware & Chesapeake R. R. 1st mtg. 4 per cent. bonds	100,000 00	101	101,000 00
New York, Lake Erie & Western R. R. 3d mtg. 4½ per cent. bds.	200,000 00	110	220,000 00
Steubenville & Indiana R. R. 1st mtg. 5 per cent. reg. bonds	200,000 00	105	210,000 00
Texas & Pacific Ry. Co.'s 1st mtg. 6 per cent. bonds	19,000 00	103	19,570 00
Louisville & Nashville R. R. (Evansville and Henderson Div.), 1st mtg. 6 per cent. bonds	59,000 00	114	67,260 00
Lehigh Coal & Navigation gen. mtg. 4½ per cent. reg. bonds	50,000 00	104	52,000 00
West Shore R. R. 1st mtg. 4 per cent. bonds	25,000 00	111	27,750 00
San Antonio & Aransas Pass Ry. Co.'s 1st mtg. 4 per cent. gold bonds, guaranteed by So. Pacific Ry.	21,000 00	80	16,800 00
Jefferson R. R. 1st mtg. 5 per cent. coupon bonds	39,000 00	105	40,950 00
McKeesport & Belle Vernon R. R. 1st mtg. 6 per cent. bonds	20,000 00	123	24,600 00
Pennsylvania & New York Canal & R. R. Co.'s 4 per cent. reg. bonds	50,000 00	90	45,000 00
Lehigh Valley Ry. Co.'s 1st mtg. 4½ per cent. gold bonds	50,000 00	110	55,000 00
Elizabeth R. R. of Austria, florins 89,000, 4 per cent. preference bds.	40,000 00	100	40,000 00
Lehigh Valley R. R. Co.'s 4½ per cent. con. bonds	50,000 00	100	50,000 00
Philadelphia & Reading R. R. improvement mtg. 4 per cent. bds.	150,000 00	104	156,000 00
Baltimore Belt Line R. R. 1st mtg. 4 per cent. bonds	30,000 00	100	30,000 00
Tioga R. R. 1st mtg. 5 per cent. bonds	5,000 00	105	5,250 00
Lehigh Valley Term. Co.'s 5 per cent. reg. bonds	40,000 00	112	44,800 00
Cincinnati, Hamilton & Dayton R. R. 5 per cent. gen. mtg. bonds	50,000 00	109	54,500 00
Camden & Atlantic 5 per cent. gold bonds	50,000 00	110	55,000 00
Baltimore & Potomac R. R. 6 per cent. bonds	5,000 00	123	6,150 00
Cleveland, Lorain & Wheeling Ry. 1st. mtg. 5 per cent. con. gold bonds	50,000 00	108	54,000 00
Northern Central Ry. 6 per cent. con. bonds	10,000 00	101	10,100 00

* Deducted by Company. See page 295.

	Par value.	Carried at.	Market value.
Prospect Brewing Co., Philadelphia, 1st mtg. 6 per cent. bonds.	$25,000 00	100	$25,000 00
Reading Co. & Philadelphia & Reading Coal & Iron Co. 4 per cent. gen. mtg. bonds	25,000 00	83	20,750 00
Terminal R. R. Association of St. Louis 5 per cent. con. bonds	40,000 00	109	43,600 00
Lehigh Coal & Navigation Co.'s 4½ per cent. collateral trust bds.	50,000 00	102	51,000 00
Delaware River R. R. & Bridge Co. 1st mtg. 4 per cent. gold bds.	50,000 00	105	52,500 00
Chicago & Erie R. R. 1st mtg. 5 per cent. gold bonds	50,000 00	114	57,000 00
Philadelphia & Reading Ry. 4 per cent. con. stamped bonds	50,000 00	103	51,500 00
Delaware County 3½ per cent. refunding bonds	50,000 00	100	50,000 00
Wilmington & Welden R. R. 4 per cent. gen. mtg. bonds	50,000 00	104	52,000 00
Chicago, St. Louis & New Orleans R. R. 3½ per cent. bonds	50,000 00	96	48,000 00
Chicago, Rock Island & Pacific Ry. 4 per cent. bonds	100,000 00	105	105,000 00
West Jersey & Sea Shore R. R. 4 per cent. bonds	50,000 00	118	59,000 00
Pennsylvania R. R. 4½ per cent. collateral trust bonds	50,000 00	110	55,000 00
Union Pacific R. R. Co. 1st mtg. 4 per cent. bonds	30,000 00	102	30,600 00
Northern Pacific Ry. Co. prior lien 4 per cent. bonds	50,000 00	100	50,000 00
North Pennsylvania R. R. Co. stk.	15,900 00	104	33,072 00
Lincoln Gas Co., Lincoln, Neb., stock	6,000 00	50	3,000 00
Delaware & Bound Brook R. R. Co. stock	10,000 00	190	19,000 00
Philadelphia Traction Co. stock	25,000 00	95	47,500 00
Philadelphia National Bank stock.	10,000 00	210	21,000 00
Philadelphia Bourse stock	2,000 00	5	200 00
Philadelphia Bourse pref. stock	750 00	25	750 00
Chesapeake & Delaware Canal Co. stock	11,400 00	.....	200 00
Insurance Company of North America stock	15,000 00	24	*36,000 00
North America Wrecking Co. stk.	50,000 00	58	*29,000 00
Total par and market values..	$4,374,270 00	.....	$4,801,732 00
*Deducted by Company			105,920 00
			$4,695,812 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
New Jersey Consolidated Traction Co.'s 5 per cent. bonds	$10,000 00	$10,750 00	$7,500 00
City of Philadelphia 6 per cent. bonds	2,000 00	2,120 00	7,000 00
City of Philadelphia 3½ per cent. bonds	3,000 00	3,270 00	
Lehigh Valley R. R. Co.'s 7 per cent. bonds	2,000 00	2,540 00	
Girard Life Insurance, Annuity & Trust Co.'s stock	5,000 00	25,500 00	20,000 00
Total amounts	$22,000 00	$44,180 00	$34,500 00
			34,500 00
Cash in bank			771,860 05
Gross premiums in due course of collection			877,578 02
Bills receivable, not matured taken for premiums			49,069 83
All other assets, viz.: Due for reinsurance on losses paid..			7,687 44
Book accounts due the Company (not admitted)		$45,968 61	
Aggregate amount of all actual available Assets			$9,117,472 47

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$120,065 48	
Losses unadjusted, including all reported and supposed losses	584,821 27	
Losses resisted, including interest, cost and expenses..	27,937 50	
Total amount of claims for losses	$732,824 25	
Deduct reinsurance thereon	148,082 06	
Net amount of unpaid losses and claims		$584,742 19
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,448,070 80	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,665,878 95	
Unearned premiums, at 50 per cent., on inland navigation risks Unearned premiums, at 100 per cent., on marine risks.	224,215 33	
	$3,338,165 08	
Less reinsurance	119,882 42	
Total unearned premiums		3,218,282 66
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		772,172 69
All other liabilities, viz.: Commissions and brokerage, $38,107.57; reinsurance, $25,910.12; miscellaneous, $335.13; total		64,352 82
Total liabilities, except capital and net surplus		**$4,639,550 36**
Joint-stock capital paid up in cash		**3,000,000 00**
Surplus beyond all liabilities		**1,477,922 11**
Aggregate Liabilities, including paid up capital and net surplus		**$9,117,472 47**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$4,578,693 41	$2,243,888 52	
Deduct reinsurance ($895,729.67), rebate and return premiums	975,119 19	439,851 27	
	$3,603,574 22	$1,804,037 25	
Net cash received for premiums			$5,407,611 47
Interest received on bonds and mortgages			138,253 71
Interest and dividends received from all other sources			242,936 68
Received for rent			19,972 88
Received from all other sources, viz.: Profit on sale of securities, $79,916.85; perpetual fees, etc., $3,062.77; from wrecking company, $3,987.86; dividend from bad debts, etc., $871.31; total			87,838 79
Deposit premiums received on perpetual fire risks	$17,410 52		
Aggregate Receipts during the year in cash			**$5,896,613 53**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$2,681,808 19	$2,607,786 33	
Deduct salvages and reinsurances	208,440 00	684,778 92	
	$2,473,368 19	$1,923,007 41	
Net amount paid for losses			$4,396,375 60

Dividends paid		$360,000 00
Commissions and brokerage		1,028,387 00
Salaries and other charges of officers, clerks and other employes		328,699 29
State, national and local taxes		148,946 42
All other disbursements, viz.: Rent, $18,946.98; Insurance Department fees, $15,171.24; municipal licenses, $536.69; advertising, printing and stationery, $36,132.80; legal expenses, $12,570.33; repairs and expenses on real estate, $12,367.46; miscellaneous, $187,703.68; total		290,429 18
Deposit premiums returned on perpetual risks	$23,823 95	
Aggregate Disbursements during the year in cash		$6,552,837 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$620,445,361	$5,957,931 70	$5,336,798	$254,621 13
Written or renewed in 1899	531,065,576	4,738,516 17	392,422 764	2,255,894 32
Totals	$1,151,510,937	$10,696,447 87	$397,759,562	$2,510,515 45
Deduct expirations and cancellations	519,578,392	4,522,401 97	392,811,637	2,286,300 12
In force Dec. 31, 1899	$631,932,545	$6,174,045 90	.....	.....
Deduct amount reinsured.	25,404,806	239,764 84	.....	.....
Net amount in force	$606,527,739	$5,934,281 06	$4,947,925	$224,215 33

Perpetual risks (not including above)	$33,641,561 50
Premiums on same	848,860 53

Largest amount in any one hazard, $100,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$315,307,616	$2,896,141 62	1-2	$1,448,070 80
1898	Two years	2,352,819	21,859 39	1-4	5,464 85
1899	Two years	1,172,457	9,962 10	3-4	7,471 57
1897	Three years	59,130,160	603,440 78	1-6	100,573 46
1898	Three years	70,873,157	705,084 46	1-2	352,542 23
1899	Three years	67,014,933	643,800 63	5-6	536,500 57
1896	Four years	1,356,763	14,534 88	1-8	1,816 86
1897	Four years	1,138,978	12,351 12	3-8	4,631 67
1898	Four years	1,338,204	13,646 30	5-8	8,528 94
1899	Four years	929,579	8,842 66	7-8	7,737 33
1895	Five years	17,968,482	210,058 79	1-10	21,005 88
1896	Five years	21,760,164	247,172 46	3-10	74,151 74
1897	Five years	22,902,544	256,105 40	1-2	128,052 70
1898	Five years	25,027,851	268,491 71	7-10	187,944 19
1899	Five years	22,432,220	245,405 32	9-10	220,864 79
	Over five years	1,226,618	17,148 23	Pro rata	8,592 17
Totals		$631,932,545	$6,174,045 90	.....	$3,113,949 75
Less reinsurance		25,404,806	239,764 84	.....	119,882 42
Grand totals		$606,527,739	$5,934,281 06	.....	$2,994,067 33

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$142,932,845 02
Total losses paid since organization	100,277,155 99
Total cash dividends declared since the Company commenced business.	14,533,934 25
Total dividends declared payable in stock since organization	200,000 00
Total par value of the Company's stock owned by the directors	102,110 00
Total amount loaned to officers and directors	20,000 00
Total amount loaned to stockholders not officers	7,500 00
Total amount of fire losses incurred during the year	2,524,641 62
Total amount of ocean marine losses incurred during the year	1,732,107 41

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$41,858,723 00	$92,138,702 00
Premiums received	290,269 29	544,193 68
Losses paid	201,929 37	528,627 00
Amount of losses incurred	233,092 71	520,000 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	.....	18,176 36
Amount of taxes paid to various fire departments	.....	4,375 10

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

[Organized April 18, 1794; commenced business November 5, 1794.]

GEORGE G. CROWELL, President. A. B. EARLE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$349,019 37
Loans on bond and mortgage (first liens)	41,300 00
Interest due and unpaid on bond and mortgage loans	450 00
Interest accrued thereon	531 33

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Harrisburg, P. & Mt. Joy R. R. Co. 4 per cent. bonds	$15,000 00	107	$16,050 00	
Long Dock Co. 6 per cent. bonds.	100,000 00	130	13,000 00	
Chi. & Western Indiana R. R. Co. 6 per cent. bonds	5,000 00	105	5,250 00	
Shamokin, Sunbury & L. R. R. Co. 5 per cent. bonds	10,000 00	105	10,500 00	
Steubenville & Indiana R. R. Co. 5 per cent. bonds	30,000 00	113	33,900 00	
Pittsburgh Junction R. R. Co. 6 per cent. bonds	10,000 00	118	11,800 00	
St. Paul & Northern Pacific R. R. Co. 6 per cent. bonds	10,000 00	120	12,000 00	
Sunbury, H. & Wilkes Barre R. R. Co. 5 per cent. bonds	4,000 00	106	4,240 00	
Northern Central R. R. Co. 4½ per cent. bonds	10,000 00	110¾	11,075 00	
City of Quincy 4½ per cent. bds.	10,000 00	106	10,600 00	
Wabash R. R. Co. 5 per cent. bds.	14,000 00	99	13,860 00	
Syracuse, Geneva & Corning R. R. Co. 7 per cent. bonds	3,000 00	108	3,240 00	
Philadelphia Nat. Bank stock	2,000 00	212	4,240 00	
United Cos. of New Jersey stock	8,000 00	275	22,000 00	
Total par and market values	$141,000 00	.....	$171,755 00	171,755 00

Cash in office, $6,364.08; in bank, $13,332.17; in hands of managers and agents, $65,674.49; total	85,370 74
Gross premiums in due course of collection	39,411 76
Bills receivable not matured taken for premiums	1,963 25
All other assets, viz.: Rents due and accrued, $3,070.97; due for reinsurance on losses paid, $6,721.72; reclaimable on perpetual policies, $8,437.39; total	18,230 08
Aggregate amount of all actual available Assets	$708,031 53

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$368 69	
Losses unadjusted, including all reported and supposed losses	33,601 31	
Net amount of unpaid losses and claims		$33,970 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$96,859 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	53,114 11	
Total unearned premiums		149,973 70

Amount reclaimable on perpetual fire policies (90 per cent.)	$216,345 02
Borrowed money, due and to become due	45,000 00
All other liabilities, viz.: Commissions and brokerage, $5,911.76; reinsurance, $6,434.09; total	12,345 85
Total liabilities, except capital and net surplus	**$457,634 57**
Joint-stock capital paid up in cash	**200,000 00**
Surplus beyond all liabilities	**50,396 96**
Aggregate Liabilities, including paid up capital and net surplus	**$708,031 53**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$357,145 52	
Deduct reinsurance ($42,674.61), rebate and return premiums	82,577 37	
Net cash received for premiums (all fire)		$274,568 15
Interest received on bonds and mortgages		2,464 40
Interest and dividends received from all other sources		10,246 34
Received for rent		20,364 00
Received from all other sources, viz.: Suspense account, $2,084.10; profit on investment redeemed, $400; transfer fees, $46.75; retained on perpetuals cancelled, $578.24; total		3,109 09
Deposit premiums received on perpetual fire risks	$9,828 90	
Aggregate Receipts during the year in cash		**$310,751 98**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$219,530 38	
Deduct salvages and reinsurances	30,403 84	
Net amount paid for losses (all fire)		$189,126 54
Dividends paid		12,000 00
Commissions and brokerage		60,815 42
Salaries and other charges of officers, clerks and other employes		16,945 00
State, national and local taxes		11,422 22
All other disbursements, viz.: Rent, $7,000; maps, $275.50; agency expenses, $22,079.23; internal revenue, $1,792.98; insurance departments, $1,373.33; municipal licenses, $380; supplies, $1,063.61; adjusting, $3,237.88; real estate repairs and expenses, $8,164.79; furniture and fixtures, tures, $81.75; miscellaneous, $1,786.83; boards, $2,707.79; postage, $1,842.90; patrols, $993.21; profit and loss, $2,525; suspense, $401.52; interest, $1,635.04; total		57,341 36
Deposit premiums returned on perpetual risks	$7,588 09	
Aggregate Disbursements during the year in cash		**$347,650 54**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$32,088,112	$372,302 45
Written or renewed in 1899	31,876,753	357,145 52
Totals	$63,964,865	$729,447 97
Deduct expirations and cancellations	28,652,631	321,764 39
In force December 31, 1899	$35,312,234	$407,683 58
Deduct amount reinsured	8,886,775	94,972 01
Net amount in force	$26,425,459	$312,711 57
Perpetual risks (not included above)		$7,253,398 00
Premiums on same		240,383 35

Largest amount in any one hazard, $7,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$15,838,314	$193,719 18	1-2	$96,859 59
1898	Two years	274,955	2,779 14	1-4	694 78
1899	Two years	398,214	4,255 40	3-4	3,191 55
1897	Three years	2,419,811	28,915 47	1-6	4,819 24
1898	Three years	3,187,863	33,453 12	1-2	16,726 56
1896	Four years	122,860	1,348 99	1-8	168 62
1897	Four years	157,686	1,707 45	3-8	640 29
1898	Four years	168,959	1,845 14	5-8	1,153 21
1899	Four years	168,895	1,746 72	7-8	1,528 38
1895	Five years	451,966	4,846 24	1-10	484 62
1896	Five years	552,818	7,412 28	3-10	2,223 68
1897	Five years	863,767	8,901 71	1-2	4,450 85
1898	Five years	759,107	10,572 17	7-10	7,400 52
1899	Five years	957,044	10,068 82	9-10	9,061 94
	Over five years	103,200	1,139 74	1-2	569 87
Totals		$26,425,459	$312,711 57	.....	$149,973 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$22,147,310 00
Total losses paid since organization	17,305,295 00
Total cash dividends declared since the Company commenced business	4,315,406 00
Total par value of the Company's stock owned by the directors	25,800 00
Total amount of fire losses incurred during the year	201,420 69

Business in the State of New York during the year.

Fire risks written	$5,289,793 00
Premiums received	27,060 60
Losses paid	29,064 77
Amount of losses incurred	30,722 77
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	74 28
Amount of taxes paid to various fire departments	531 85

LUMBERMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized June 2, 1873; commenced business December 11, 1873.]

LEWIS DAVIS, President. OLIVER H. HILL, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$141,500 00
Loans on bond and mortgage (first liens)	307,500 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $21,179.90 is in process of foreclosure)	21,179 90
Interest due and unpaid on bond and mortgage loans	241 75
Interest accrued thereon	4,840 63

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Susquehanna Coal Co. 6 per cent. bonds	$12,000 00	118	$14,160 00
Shamokin Valley & Pottsville R. R. Co. 7 per cent. bonds	7,000 00	105	7,350 00
Steubenville & Indiana R. R. Co. 5 per cent. bonds	15,000 00	112	16,800 00
Richmond & Danville R. R. Co. con. 6 per cent. bonds	5,000 00	122	6,100 00
Reading Co. & Phila. & Reading Coal & Iron Co. 4 per cent. bds.	5,000 00	86	4,300 00
Camden & Atlantic R. R. Co. con. 5 per cent. bonds	10,000 00	110	11,000 00
Mortgage Trust Co. of Pa. debentures (Series 53) 4 per cent. bds.	5,000 00	75	3,750 00
Mortgage Trust Co. of Pa. debentures (Series 45) 4 per cent. bds.	10,000 00	75	7,500 00
Mortgage Trust Co. of Pa. debentures (Series 39) 4 per cent. bds.	3,000 00	75	2,250 00
Lehigh Valley R. R. Co. 7 per cent. bonds	10,000 00	126	12,600 00
Chicago, St. Louis & Pittsburgh R. R. Co. 5 per cent. bonds	10,000 00	118	11,800 00
Master Builders' Exchange 5 per cent. bonds	10,000 00	101¼	10,125 00
Car Trust of N. Y. No. 2 (Series "F") 5 per cent. bonds	8,000 00	100	8,000 00
West Jersey R. R. Co. con. 6 per cent. bonds	26,000 00	116	30,160 00
Sunbury, Hazleton & Wilkesbarre R. R. Co. 5 per cent. bonds	8,000 00	105	8,400 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent. bonds	10,000 00	105	10,500 00
Pennsylvania Steel Co. 5 per cent. bonds	10,000 00	105	10,500 00
Lehigh Valley R. R. Co. annuity 6 per cent. bonds	10,000 00	122	12,200 00
Texas & Pacific R. R. Co. 5 per cent. bonds	11,000 00	110	12,100 00
Ohio River R. R. Co. 5 per cent. bonds	5,000 00	105	5,250 00
Cincinnati, Richmond & Fort Wayne R. R. Co. 7 per cent. bds.	20,000 00	125	25,000 00
Cambria & Clearfield R. R. Co. 5 per cent. bonds	12,000 00	100	12,000 00
Duluth Street Ry. Co. 5 per cent. bonds	20,000 00	100	20,000 00
St. Louis Merchants' Bridge Co. 6 per cent. bonds	20,000 00	110	22,000 00

	Par value.	Carried at.	Market value.
Minneapolis General Electric Co. 6 per cent. bonds	$20,000 00	108	$21,600 00
Electric Railway, Light & Power Co., Sedalia, 6 per cent. bonds	8,000 00	102½	8,200 00
Broadway & Seventh Avenue R. R. Co. con. 5 per cent. bonds	10,000 00	120	12,000 00
Hartman General Electric Co., Duluth, 6 per cent. bonds	10,000 00	102½	10,250 00
Superior Water, Light & Power Co. 6 per cent. bonds	10,000 00	90	9,000 00
St. Paul Gas Light Co. 5 per cent. bonds	10,000 00	88	8,800 00
Lehigh Traction Co. 5 per cent. bonds	15,000 00	90	13,500 00
Piedmont & Cumberland Ry. Co. 5 per cent. bonds	10,000 00	110	11,000 00
Detroit & Mackinac Ry. Co. 4 per cent. bonds	5,000 00	76	3,800 00
Grand Rapids Gas Light Co. 5 per cent. bonds	10,000 00	105	10,500 00
Geneva, Waterloo, Seneca Falls & Cayuga Lake Traction Co. 6 per cent. bonds	10,000 00	75	7,500 00
Passaic Lighting Co. 5 per cent. bonds	10,000 00	105	10,500 00
Phila. & Reading Coal & Iron Co. 6 per cent. certificates	10,000 00	105	10,500 00
Lehigh Valley R. R. Co. Car Trust loan 5 per cent. bonds	10,000 00	102	10,200 00
Baltimore Traction Co. Collateral Trust loan 5 per cent. bonds	10,000 00	102½	10,250 00
Township of Upper Darby 5 per cent. bonds	11,000 00	108	11,880 00
City of Duluth 4½ per cent. refunding bonds	15,000 00	110	16,500 00
St. Louis Terminal, Cupples Station & Property Co. 4½ per cent. bonds	15,000 00	105	15,750 00
St. Joseph Gas Co. 5 per cent. bds.	10,000 00	95	9,500 00
Equitable Illuminating Gas Light Co. of Phila. 5 per cent. bonds	20,000 00	107½	21,500 00
Electric & People's Stock Trust of Phila. 4 per cent. certificates	10,000 00	97	9,700 00
Illinois Central R. R. Co. (Louisville Div.) 3½ per cent. bonds	10,000 00	100	10,000 00
Illinois Central R. R. Co. (St. Louis Div.) 3½ per cent. bonds	10,000 00	100	10,000 00
Erie & Pittsburgh R. R. Co. gen. mtg. 3½ per cent. bonds	10,000 00	100	10,000 00
Metropolitan St. Ry. Co., New York, gen. mtg. 5 per cent. bds.	10,000 00	118	11,800 00
Edison Electric Light Stock Trust of Phila. 5 per cent. certificates	5,000 00	110	5,500 00
Atlantic Coast Electric R. R. Co. 5 per cent. bonds	10,000 00	100	10,000 00
New York Gas, Electric Light, Heat & Power Co. 4 per cent. bonds	15,000 00	90	13,500 00
Joliet Gas Light Co. 5 per cent. bonds	10,000 00	105	10,500 00
Edison Electric Illuminating Co., Brooklyn, 4 per cent. bonds	10,000 00	102	10,200 00
Conshohocken Gas & Water Co. 4 per cent. bonds	5,000 00	102	5,100 00
Lehigh Traction Co. stock	6,800 00	5	340 00
Grand Rapids Gas Light Co. stock	4,000 00	50	4,000 00
Grand Rapids & Indiana Ry. Co. stock	10,000 00	20	2,000 00
Buckingham Apartment House Co., St. Paul, common stock	3,000 00	10	300 00
St. Joseph Gas Co. stock	5,000 00	42	2,100 00
Geneva, Waterloo, Seneca Falls & Cayuga Lake Traction Co. pref. stock	2,000 00	5	100 00
Philadelphia Bourse common stk.	500 00	7½	75 00
Philadelphia Bourse pref. stock	100 00	10	40 00
Total par and market values	$627,400 00	.....	$631,830 00

$631,830 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pittsburgh, Cincinnati, Chicago & St. Louis R. W. Co. 3½ per cent. bonds	$9,000 00	$9,000 00	$8,000 00
Citizens' Passenger R. W. Co. of Philadelphia stock	3,000 00	19,800 00	5,100 00
Jefferson Fire Insurance Co. of Philadelphia stock	850 00	2,125 00	*1,500 00
Mutual Benefit Life Ins. Co., Newark, paid-up policy	20,000 00	14,425 00	6,000 00
Edison Electric Light Stock Trust certificates	10,000 00	11,500 00	8,000 00
Cambria Steel Co	1,380 00	9,200 00	
Phila. Electric Co. 5 per cent. bds.	1,000 00	980 00	
Indianapolis St. Ry. Co. 4 per cent. bonds	8,000 00	6,080 00	15,000 00
Asphalt Co. 5 per cent. bonds	5,000 00	4,200 00	
Philadelphia Electric Trust 4 per cent. certificates	1,430 00	929 50	
Total amounts	$59,660 00	$78,239 50	$43,600 00
*Deducted by Company			1,500 00
			$42,100 00
Cash in office, $291.20; in bank, $12,517.18; total			12,808 38
Interest due and accrued on collateral loans			385 10
Gross premiums in due course of collection			32,977 62
All other assets, viz.: Rents due and accrued, $1,070; reclaimable on perpetual policies and reinsurance, $4,707.63; salvage on loss paid, *$347.60; total			6,125 23
Aggregate amount of all actual available Assets			$1,201,488 61

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$10,496 10	
Losses unadjusted, including all reported and supposed losses	16,292 49	
Losses resisted, including interest, cost and expenses	500 00	
Total amount of claims for losses	$27,288 59	
Deduct reinsurance thereon	2,592 09	
Net amount of unpaid losses and claims		$24,696 50
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$52,394 65	
Unearned premiums, *pro rata*, on fire risks running more than one year	60,418 42	
Total unearned premiums		112,813 07
Amount reclaimable on perpetual fire policies (90 per cent.)		238,379 20
All other liabilities, viz.: Taxes and assessments, $2,537; commissions and brokerage, $7,149.77; return premiums, $3,650.85; reinsurance, $3,088.99; miscellaneous, $1,287.36; total		17,713 97
Total liabilities, except capital and net surplus		$393,602 74
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		†557,885 87
Aggregate Liabilities, including paid up capital and net surplus		$1,201,488 61

* Not admitted as an asset.

† Under the provisions of the Insurance Law of this State, the surplus of this Company is reduced to $552,559.56 by the deduction of $5,326.31 reinsurances and $347.60 salvages, not allowed.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$170,683 25	
Deduct reinsurance ($27,135.60), rebate and return premiums	52,446 40	
Net cash received for premiums (all fire)		$118,236 85
Interest received on bonds and mortgages		17,794 01
Interest and dividends received from all other sources		31,598 51
Received for rent		4,336 66
Received from all other sources, viz.: Transfers, $117; ten per cent on cancellation of perpetual policies, $432.41; total		549 41
Deposit premiums received on perpetual fire risks	6,852 32	
Aggregate Receipts during the year in cash		$172,515 44

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$118,139 08	
Deduct salvages and reinsurances	15,158 33	
Net amount paid for losses (all fire)		$102,980 75
Dividends paid		25,000 00
Commissions and brokerage		27,838 44
Salaries and other charges of officers, clerks and other employes		13,218 00
State, national and local taxes		7,222 15
All other disbursements, viz.: Fire patrols, $1,329.58; tariff association, $1,037.24; miscellaneous, $4,383.36; total		6,750 18
Deposit premiums returned on perpetual risks	$6,244 50	
Aggregate Disbursements during the year in cash		$183,009 52

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$26,501,243	$238,701 83
Written or renewed in 1899	19,689,898	185,237 44
Totals	$46,191,141	$423,939 27
Deduct expirations and cancellations	19,055,615	161,774 88
In force December 31, 1899	$27,135,526	$262,164 39
Deduct amount reinsured	4,749,481	44,812 78
Net amount in force	$22,386,045	$217,351 61
Perpetual risks (not included above)		$9,646,119
Premiums on same		264,865 77

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$11,426,467	$104,789 30	1-2	$52,394 65
1898	Two years	18,760	245 31	1-4	61 33
1899	Two years	5,600	50 00	3-4	37 50
1897	Three years	1,745,637	15,279 20	1-6	2,546 23
1898	Three years	1,992,390	18,061 47	1-2	9,030 73
1899	Three years	2,423,777	24,274 27	5-6	20,228 56
1896	Four years	37,400	333 89	1-8	41 73
1897	Four years	88,330	727 80	3-8	272 91
1898	Four years	45,600	346 48	5-8	216 55
1899	Four years	48,050	467 48	7-8	409 04
1895	Five years	695,165	8,442 44	1-10	844 24
1896	Five years	798,610	9,394 68	3-10	2,818 40
1897	Five years	1,033,175	11,423 32	5-10	5,711 66
1898	Five years	1,006,931	11,410 21	7-10	7,987 15
1899	Five years	856,153	10,330 94	9-10	9,297 85

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1893	Seven years	.....	$150 00	1-14	$10 71
1896		$4,500	70 13	7-14	35 06
1897		5,000	17 50	9-14	11-26
1898		7,400	147 10	11-14	115 57
1899		6,000	104 75	13-14	97 27
1899	Various	140,600	1,285 34	.....	642 67
Totals		$22,386,045	$217,351 61	.....	$112,813 07

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,411,204 00
Total losses paid since organization	1,269,268 00
Total cash dividends declared since the Company commenced business	413,000 00
Total par value of the Company's stock owned by the directors	75,125 00
Total amount loaned to officers and directors	18,000 00
Total amount loaned to stockholders not officers	14,500 00
Total amount of fire losses incurred during the year	112,597 31

Business in the State of New York during the year.

Fire risks written	$4,534,299 00
Premiums received	19,455 00
Losses paid	17,918 69
Amount of losses incurred	19,416 72
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	389 12

MECHANICS' INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized April 13, 1854; commenced business May 4, 1854.]

SIMON J. MARTIN, President. JOHN A. SNYDER, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$81,500 00
Loans on bond and mortgage (first liens)	304,885 00
Loans on bond and mortgage upon which more than one year's interest is due	8,200 00
Interest due and unpaid on bond and mortgage loans	1,052 50
Interest accrued thereon	2,664 58

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States new 4 p. c. bds.	$5,000 00	133¾	$6,687 50	
Phila., Wilmington & Baltimore R. R. 6 per cent. bonds	3,000 00	102	3,060 00	
Phila., Wilmington & Baltimore R. R. 4 per cent. bonds	2,000 00	108¼	2,165 00	
Union Pass. Ry. 5 per cent. bonds	20,000 00	109	21,800 00	
Lombard & So. Sts. Pass. Ry. 5 per cent. bonds	20,000 00	101	20,200 00	
Steubenville & Indiana R. R. 5 per cent. bonds	25,000 00	110½	27,625 00	
Borough of Clifton Heights, Pa., 5 per cent. bonds	3,000 00	112¾	3,382 50	
Schuylkill River East Side R. R. 5 per cent. bonds	30,000 00	110	33,000 00	
Northern Pacific Term. 6 per cent. bonds	10,000 00	117½	11,750 00	
Phila. & Erie R. R. 4 per cent. gold bonds	28,000 00	107½	30,100 00	
North Penna. R. R. 4 per cent. 1st mtg. bonds	11,000 00	110	12,100 00	
Catawissa R. R. 7 per cent. bds.	9,000 00	102	9,180 00	
The Tol. Elec. St. Pass. Ry. Co. 5 per cent. bonds	10,000 00	105	10,500 00	
Con. Traction Co. of New Jersey 5 per cent. bonds	10,000 00	107	10,700 00	
Second Ave. Trac. Co., Pittsburg, 5 per cent. bonds	10,000 00	116	11,600 00	
Term. R. R. Ass'n of St. Louis 5 per cent. gold bonds	10,000 00	110⅞	11,087 50	
Compromise Bond, Commonwealth of Pa., Allegheny Co., 5 p. c. bds.	5,000 00	100	5,000 00	
City of Altoona, Pa., 4 per cent. bonds	10,000 00	100	10,000 00	
Lehigh Valley R. R. con. mtg. loan 4½ per cent. bonds	10,000 00	99½	9,950 00	
City of Philadelphia 3½ per cent. refunding bonds	20,000 00	108½	21,700 00	
The Pittsburg, Cin. Chi. & St. Louis R. R. 4½ per cent. bonds	10,000 00	110¼	11,025 00	
The Allegheny Valley R. R. 7 per cent. bonds	5,000 00	125¼	6,262 50	
Phila., Wilmington & Baltimore R. R. 4 per cent. stock trust ctfs.	10,000 00	104	10,400 00	
The Fairmount Park & Haddington Pass. Ry. Co. 6 p. c. guar. dividend stock	10,000 00	760	15,200 00	
Union Pass. Ry. Co. 19 per cent. guar. dividend stock	5,000 00	2,400	24,000 00	
13th & 15th Sts. Pass. Ry. Co. 22 per cent. guar. dividend stk.	1,500 00	3,000	9,000 00	
2d & 3d Sts. Pass. Ry. Co. 20 p. c. guar. dividend stock	1,000 00	3,000	6,000 00	
Phila. Traction Co. 8 per cent. guar. dividend stock	50,000 00	950	95,000 00	
Total par and market values	$343,500 00	.....	$448,475 00	448,475 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Philadelphia City Pass. Ry. Co. 5 per cent. bonds	$9,000 00	$10,710 00	$7,650 00	$7,650 00
Cash in office, $1,275.80; in bank, $23,568.10; total				24,843 90
Interest due and accrued on stocks and bonds				3,747 50
Interest due and accrued on collateral loans				68 05
Gross premiums in due course of collection				46,898 08
All other assets, viz.: Rents due and accrued, $38.40; premiums on perpetual policies in course of collection, $1,433.60; perpetual reinsurance deposits, $1,450.80; total.				2,922 80
Aggregate amount of all actual available Assets				**$932,907 41**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,117 97	
Losses unadjusted, including all reported and supposed losses	16,518 21	
Losses resisted, including interest, cost and expenses	1,850 00	
Total amount of claims for losses	$27,486 18	
Deduct reinsurance thereon	3,369 37	
Net amount of unpaid losses and claims		$24,116 81
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$55,185 68	
Unearned premiums, *pro rata*, on fire risks running more than one year	82,783 19	
Total unearned premiums		137,968 87
Amount reclaimable on perpetual fire policies (90 and 95 per cent)		256,462 48
All other liabilities, viz.: Commissions and brokerage, $11,473.74; return premiums, $4.686.87; reinsurance, $6,017.07; total		22,177 68
Total liabilities, except capital and net surplus		**$440,725 84**
Joint-stock capital paid up in cash		**250,000 00**
Surplus beyond all liabilities		***242,181 57**
Aggregate Liabilities, including paid up capital and net surplus		**$932,907 41**

III. RECEIPTS DURING THE YEAR.

Gross premiums received	$262,124 39	
Deduct reinsurance ($32,458.40), rebate and return premiums	59,148 89	
Net cash received for premiums (all fire)		$202,975 50
Interest received on bonds and mortgages		16,893 95
Interest and dividends received from all other sources		21,019 75
Received for rent		2,390 33
Received from all other sources, viz.: Transfer and surveys.		241 36
Deposit premiums received on perpetual risks	$16,356 34	
Aggregate Receipts during the year in cash		**$243,520 89**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$191,313 56	
Deduct salvages and reinsurances	23,467 06	
Net amount paid for losses (all fire)		$167,846 50

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $238,701.00 by the deduction of $3,480.57 reinsurances not allowed.

Dividends paid		20,000 00
Commissions and brokerage		63,825 79
Salaries and other charges of officers, clerks and other employes		14,492 00
State, national and local taxes		5,678 08
All other disbursements, viz.: Office and agency expenses, $15,729.79; improvements and repairs to real estate, $139.62; total		15,869 41
Deposit premiums returned on perpetual risks	$8,507 09	
Aggregate Disbursements during the year in cash		$287,711 78

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$22*107,835 00	$236,464 19
Written or renewed in 1899	23,761,710 00	272,128 19
Totals	$45,869,545 00	$508,592 38
Deduct expirations and cancellations	18,959,265 17	208,751 87
In force December 31, 1899	$26,910,279 83	$299,840 51
Deduct amount reinsured	3,020,107 83	36,233 23
Net amount in force	$23,890,172 00	$263,607 28
Perpetual risks (not included above)		$12,584,481 32
Premiums on same		283,554 75

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$10,924,172	$110,371 37	1-2	$55,185 68
1898	Two years	353	402 04	1-4	100 51
1899	Two years	890	810 22	3-4	607 67
1897	Three years	2,718,003	29,354 44	1-6	4,892 41
1898	Three years	3,280,785	44,618 66	1-2	22,309 33
1899	Three years	4,281,650	42,647 50	5-6	35,539 58
1896	Four years	41,200	337 81	1-8	42 23
1897	Four years	51,400	496 87	3-8	186 33
1898	Four years	61,765	611 48	5-8	382 18
1899	Four years	67,010	628 00	7-8	549 50
1895	Five years	335,503	5,468 71	1-10	546 87
1896	Five years	421,375	6,278 49	3-10	1,883 55
1897	Five years	449,100	5,613 79	1-2	2,806 90
1898	Five years	521,380	7,090 90	7-10	4,963 63
1899	Five years	601,830	8,004 37	9-10	7,203 93
1897-98-99	Ten years	133,756	872 61	Pro rata	768 57
Totals		$23,890,172	$263,607 28	.....	$137,968 87

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,504,878 76
Total losses paid since organization	1,919,004 41
Total cash dividends declared since the Company commenced business	540,660 00
Total par value of the Company's stock owned by the directors	44,925 00
Total amount loaned to stockholders not officers	13,000 00
Total amount of fire losses incurred during the year	162,266 23

Business in the State of New York during the year.

Fire risks written	$4,718,700 00
Premiums received	33,502 82
Losses paid	38,170 08
Amount of losses incurred	35,857 56
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	675 92
Amount of taxes paid to various fire departments	

MECHANICS AND TRADERS' INSURANCE COMPANY.

NEW ORLEANS, LA.

[Organized October 15, 1869; commenced business November 1, 1869.]

E. G. RICHARDS, President. R. L. EMERY, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$108,100 00
Loans on bond and mortgage (first liens)		5,990 90

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Louisiana State bonds	$108,000 00	110	$118,800 00	
City of New Orleans premium bds.	5,940 00	218½	12,978 90	
City of New Orleans 4 per ct. bds.	52,000 00	110⅝	57,525 00	
New Orleans City & Lake R. R. gold bonds	6,000 00	113¼	6,795 00	
Crescent City R. R. gold bonds	28,000 00	107¾	30,170 00	
Peoples' Bank stock	15,000 00	94	14,100 00	
Provident Savings Bank stock	1,000 00	93½	935 00	
Union Nat. Bank stock	1,000 00	93½	935 00	
Standard Guano & Chemical Mfg. Co. stock	20,000 00	200	40,000 00	
Standard Cotton Seed Oil Co. stk.	2,500 00	75	3,750 00	
National Acid Co. stock	3,000 00	130	3,900 00	
Total par and market values	$242,440 00	.....	$289,888 90	289,888 90

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Life insurance policies for $5,000 in Mutual Life Ins. Co. of N. Y.	.....	.....	$1,895 90	1,895 90

Cash in office, $1,011.39; in bank, $8,610.74; total	9,622 13
Gross premiums in due course of collection	68,108 59
Bills receivable, not matured, taken for premiums	612 71
Aggregate amount of all actual available Assets	**$484,219 13**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due. Losses unadjusted, including all reported and supposed losses	$31,824 51	
Losses resisted, including interest, cost and expenses	3,000 00	
Total amount of claims for losses	$34,824 51	
Deduct reinsurance thereon	2,186 58	
Net amount of unpaid losses and claims		$32,637 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$75,180 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	31,803 55	
Total unearned premiums		106,984 47

All other liabilities, viz.: Commissions and brokerage, $4,492.89; return premiums and reinsurance, $18,443.10; total	$22,935 99
Total liabilities, except capital and net surplus	$162,558 39
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	*21,660 74
Aggregate Liabilities, including paid up capital and net surplus	$484,219 13

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$270,657 61	$10,036 02	
Deduct reinsurance ($56,355.20), rebate and return premiums	88,498 26	2,275 17	
	$182,159 35	$7,760 85	
Net cash received for premiums			$189,920 20
Interest and dividends received from all sources			10,391 10
Received for rent			9,302 93
Received from all other sources, viz.: Profit on sale of securities			152 24
Aggregate Receipts during the year in cash			$209,766 47

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$168,661 86	$6,038 96	
Deduct salvages and reinsurances	30,662 88	648 58	
	$137,998 98	$5,390 38	
Net amount paid for losses			$143,389 36
Commissions and brokerage			21,676 23
Salaries and other charges of officers, clerks and other employes			16,742 77
State, national and local taxes			17,287 46
All other disbursements, viz.: Rent, $1,200; books, blanks, stationery, advertising, repairs to office building, legal expenses, Underwriters' Association expenses, etc., $21,874.08; total			23,074 08
Aggregate Disbursements during the year in cash			$222,169 90

IV. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$17,626,885	$265,816 61	.....	.....
Written or renewed in 1899	27,830,905	278,132 19	$4,270,442	$14,744 40
Totals	$45,457,790	$543,948 80	$4,270,442	$14,744 40
Deduct expirations and cancellations	21,670,293	260,595 93	4,270,442	14,744 40
In force Dec. 31, 1899	$23,787,497	$283,352 87	.....	.....
Deduct amount reinsured	5,934,541	81,995 24	.....	.....
Net amount in force	$17,852,956	$201,357 63	.....	.....

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $20,085.54 by the deduction of $1,575.20 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$14,626,100	$150,361 84	1-2	$75,180 92
1898.....	Two years	76,035	837 78	1-4	209 45
1899.....		34,300	275 33	3-4	206 50
1897.....	Three years	284,734	7,181 99	1-6	1,196 99
1898.....		625,185	11,192 24	1-2	5,596 12
1899.....		1,624,946	22,299 28	5-6	18,582 73
1896.....	Four years	5,000	16 50	1-8	2 06
1897.....		1,000	7 50	3-8	2 81
1898.....		23,837	283 71	5-8	177 32
1899.....		1,000	7 50	7-8	6 56
1895.....	Five years.....	40,333	1,116 20	1-10	111 62
1896.....		13,629	694 15	3-10	208 24
1897.....		22,898	772 93	1-2	386 47
1898.....		172,328	2,814 70	7-10	1,970 29
1899.....		301,581	3,495 98	9-10	3,146 39
Totals		$17,852,956	$201,357 63	.....	$106,984 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$7,502,418 00
Total losses paid since organization.....	4,098,456 00
Total cash dividends declared since the Company commenced business.	3,832,660 00
Total par value of the Company's stock owned by the directors.....	182,000 00
Total amount of fire losses incurred during the year.....	145,148 43
Total amount of inland marine losses incurred during the year.....	4,501 38

Business in the State of New York during the year.

Fire risks written	$2,588,950 00
Premiums received	10,970 91
Losses paid	657 43
Amount of losses incurred.....	4,875 88

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized February 11, 1823; commenced business May, 1823.]

GEORGE R. ROGERS, President. JAMES SIMPSON, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$190,100 00
Interest accrued thereon	1,459 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Atlantic National Bank stock	$10,000 00	126	$12,600 00	
Globe National Bank stock	30,000 00	.....	.....	
New England National Bank stk.	16,000 00	155	24,800 00	
Railroad National Bank stock	1,800 00	129	2,322 00	
State National Bank stock	17,800 00	115	20,470 00	
Suffolk National Bank stock	35,600 00	107	38,092 00	
Tremont National Bank stock	10,000 00	50	5,000 00	
Union National Bank stock	20,000 00	143	28,600 00	
Boston & Providence R. R. stk.	20,000 00	297	59,400 00	
Chic., Burl. & Quincy R. R. stk.	11,000 00	121	13,310 00	
Lyman Mills stock	10,000 00	70	7,000 00	
Union Pacific R. R. stock	3,500 00	74	2,590 00	
City of Boston bonds	10,000 00	108	10,800 00	
Kansas City, Ft. Scott & Memphis R. R. bonds	5,000 00	106	5,300 00	
Oregon Ry. & Nav. Co. bonds	2,000 00	101	2,020 00	
Concord & Montreal R. R. bonds	10,000 00	109	10,900 00	
Old Colony R. R. gold bonds	10,000 00	112	11,200 00	
Old Colony R. R. bonds	15,000 00	112	16,800 00	
City of Cambridge, Mass. bonds	5,000 00	108	5,400 00	
Boston & Albany R. R. bonds	15,000 00	109	16,350 00	
Boston & Lowell R. R. bonds	5,000 00	107	5,350 00	
City of Lowell, Mass. bonds	5,000 00	113	5,650 00	
Boston & Maine R. R. bonds	10,000 00	115	11,500 00	
City of Taunton bonds	5,000 00	113	5,650 00	
Fitchburg R. R. bonds	3,000 00	103	3,090 00	
Fitchburg R. R. bonds	1,000 00	107	1,070 00	
Phila., Wil. & Balt. R. R. bonds	7,000 00	100	7,000 00	
City of Providence, R. I., bonds	10,000 00	115	11,500 00	
Boston Terminal Co. bonds	15,000 00	113	16,950 00	
Total par and market values	$318,700 00	.....	$360,714 00	
				360,714 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Connecticut & Passumpsic R. R. stk.	$13,200 00	$21,120 00	$10,000 00	
Boston & Albany R. R. stk.	10,000 00	24,500 00	22,000 00	
Total amounts	$23,200 00	$45,620 00	$32,000 00	
				32,000 00
Cash in office, $4,478.99; in bank, $21,007.79; total				25,486 78
Interest due and accrued on stocks and bonds				1,588 72
Interest due and accrued on collateral loans				255 41
Gross premiums in due course of collection				37,794 16
Aggregate amount of all actual available Assets				$649,398 82

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$34,816 29	
Losses resisted, including interest, cost and expenses	1,697 00	
Total amount of claims for losses	$36,513 29	
Deduct reinsurance thereon	8,461 64	
Net amount of unpaid losses and claims		$28,051 65
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$66,352 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	95,890 55	
Total unearned premiums		162,242 72
Salaries and other miscellaneous expenses, due and accrued		1,246 51
All other liabilities, viz.: Taxes and assessments, $8.56; commissions and brokerage, $5,080; return premiums, $2,198.09; reinsurance, $494.97; total		7,781 62
Total liabilities, except capital and net surplus		**$199,322 50**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		***50,076 32**
Aggregate Liabilities, including paid up capital and net surplus		**$649,398 82**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$234,049 82	$1,709 82	
Deduct reinsurance ($28,390.98), rebate and return premiums	55,089 79	.....	
	$178,960 03	$1,709 82	
Net cash received for premiums			$180,669 85
Interest received on bonds and mortgages			6,120 22
Interest and dividends received from all other sources			17,862 95
Aggregate Receipts during the year in cash			**$204,653 02**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$99,540 12
Dividends paid	24,069 00
Commissions and brokerage	43,057 05
Salaries and other charges of officers, clerks and other employes	22,136 02
State, national and local taxes	4,850 81
All other disbursements, viz.: Office and agency expenses	11,121 40
Aggregate Disbursements during the year in cash	**$204,774 40**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$30,777,010	$326,122 59	.....	.....
Written or renewed in 1899	24,082,703	246,052 05	$513,274	$2,620 52
Totals	$54,859,713	$572,174 64	$513,274	$2,620 52
Deduct expirations and cancellations	19,891,766	210,592 22	513,274	2,620 52
In force Dec. 31, 1899	$34,967,947	$361,582 42	.....	.....
Deduct amount reinsured	4,667,828	49,434 02	.....	.....
Net amount in force	$30,300,119	$312,148 40	.....	.....

Largest amount in any one hazard, $25,000.

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $48,075.05 by the deduction of $2,001.27 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	13,017,952	$132,704 35	1-2	$66,352 17
1898.....	Two years.....	64,213	726 59	1-4	181 65
1899.....		136,268	1,331 54	3-4	998 65
1897.....	Three years	2,049,496	21,139 25	1-6	3,523 21
1898.....		2,124,584	22,179 94	1-2	11,089 97
1899.....		2,600,090	26,854 99	5-6	22,379 16
1896.....	Four years	90,084	899 04	1-8	112 38
1897.....		92,718	895 40	3-8	335 78
1898.....		108,802	1,050 07	5-8	656 29
1899.....		184,075	1,930 17	7-8	1,688 90
1895.....	Five years.....	1,503,465	15,728 44	1-10	1,572 84
1896.....		1,872,903	19,256 58	3-10	5,776 97
1897.....		2,036,431	21,693 24	1-2	10,846 62
1898.....		2,113,312	22,273 96	7-10	15,591 77
1899.....		2,305,726	23,484 84	9-10	21,136 36
Totals		$30,300,119	$312,148 40	.....	$162,242 72

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$9,089,019 00
Total losses paid since organization.....	6,049,817 00
Total cash dividends declared since the Company commenced business.	2,292,720 00
Total dividends declared payable in stock since organization.....	100,000 00
Total par value of the Company's stock owned by the directors.....	26,400 00
Total amount loaned to officers and directors.....	14,000 00
Total amount of fire losses incurred during the year.....	119,972 00

Business in the State of New York during the year.

Fire risks written.....	$2,392,624 00
Premiums received	14,057 91
Losses paid	8,302 74
Amount of losses incurred.....	10,880 18
Amount of taxes paid to various fire departments.....	89 80

MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated February 18, 1858; commenced business April 18, 1858.]

G. LEE STOUT, President. WILLIAM H. GUERIN, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$171,469 56
Loans on bond and mortgage (first liens)	376,150 00
Interest due and unpaid on bond and mortgage loans	1,218 00
Interest accrued thereon	4,077 47

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. registered 3 per cent. bonds	$50,000 00	110	$55,000 00	
Newark Gas Co. bonds	100,000 00	138	138,000 00	
New Jersey Line Co. bonds	10,000 00	105	10,500 00	
Newark Consolidated Gas Co. bds.	10,000 00	106	10,600 00	
American Dock & Improvement Co. bonds	50,000 00	114.5	57,250 00	
No. Hudson County R. R. Co. bds.	100,000 00	108	108,000 00	
Belleville & Newark H. C. R. R. Co. bonds	1,000 00	100	1,000 00	
Irvington & Newark H. C. R. R. Co. bonds	3,000 00	100	3,000 00	
Newark & Bloomfield H. C. R. R. Co. bonds	10,000 00	101	10,100 00	
Newark Pass. Railway Co. bonds.	70,000 00	114	79,800 00	
Consolidated Traction Co. bonds..	90,000 00	106	95,400 00	
Midland R. R. of N. Jersey bonds	100,000 00	116	116,000 00	
N. Y., Sus. & W. R. R. Ter. bds.	10,000 00	106	10,600 00	
Easton & Amboy R. R. Co. bonds	5,000 00	110	5,500 00	
Underwriters Protective Association, Newark, N. J. bonds	500 00	100	500 00	
Elizabeth City 4 per cent. adjustable bonds	50,000 00	100	50,000 00	
L. Branch Graded School bonds..	6,000 00	105	6,300 00	
United New Jersey R. R. & Canal Co. stock	15,000 00	275	41,250 00	
Total par and market values..	$680,500 00	.....	$798,800 00	798,800 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Fidelity Trust Co. of Newark stk.	$10,000 00	$25,000 00	$10,000 00	
				10 000 00
Cash in office, $21,628.16; in bank, $42,770.52; total				64,398 68
Interest due and accrued on stocks and bonds				2,546 16
Interest due and accrued on collateral loans				124 65
Gross premiums in due course of collection				168,443 96
All other assets, viz.: Rents due and accrued, $329.33; due for reinsurance on losses paid, $857.76; total				1,187 09
Aggregate amount of all actual available Assets				**$1,598,415 57**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$41,094 48	
Losses unadjusted, including all reported and supposed Losses	87,500 86	
Losses resisted, including interest, cost and expenses..	6,674 50	
Total amount of claims for losses	$135,269 84	
Deduct reinsurance thereon	20,802 33	
Net amount of unpaid losses and claims		$114,467 51
Unearned premiums, at 50 per cent. of premiums on fire risks running from one year or less.....	$329,989 81	
Unearned premiums, *pro rata*, on fire risks running more than one year	399,750 53	
Total unearned premiums.....		729,740 34
All other liabilities, viz.: Taxes and assessments, $699.44; commissions and brokerage, $29,960.92; return premiums, $29,549.72; reinsurance, $21,130.96; total.....		81,341 04
Total liabilities, except capital and net surplus.....		$925,548 89
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		272,866 68
Aggregate Liabilities, including paid up capital and net surplus.....		$1,598,415 57

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$1,250,119 40	
Deduct reinsurance ($139,394.44), rebate and return premiums	322,818 74	
Net cash received for premiums (all fire).....		$927,300 66
Interest received on bonds and mortgages.....		19,766 25
Interest and dividends received from all other sources.....		36,930 00
Received for rent.....		7,133 73
Received from all other sources, viz.: Discounts, $1,899.43; profit and loss item, $11,626.39; total.....		13,525 82
Aggregate Receipts during the year in cash.....		$1,004,656 46

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$783,075 69	
Deduct salvages and reinsurances	121,249 11	
Net amount paid for losses (all fire).....		$661,826 58
Dividends paid		40,000 00
Commissions and brokerage.....		179,031 27
Salaries and other charges of officers, clerks and other employes		171,241 17
State, national and local taxes.....		37,562 35
All other disbursements, viz.: Current expenses.....		27,562 92
Aggregate Disbursements during the year in cash...		$1,117,224 29

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$154,849,539	$1,564,290 11
Written or renewed in 1899	121,416,587	1,261,355 24
Totals	$276,266,126	$2,825,645 35
Deduct expirations and cancellations	115,939,564	1,212,579 07
In force December 31, 1899.....	$160,326,562	$1,613,066 28
Deduct amount reinsured	16,083,747	154,900 05
Net amount in force	$144,242,815	$1,458,166 23

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$56,908,579	$659,979 63	1-2	$329,989 81
1898	Two years	566,911	4,257 41	1-4	1,064 35
1899		268,742	1,853 82	3-4	1,390 35
1897	Three years	22,990,587	197,465 61	1-6	32,910 93
1898		20,665,115	179,143 81	1-2	89,571 90
1899		22,115,944	189,464 80	5-6	157,887 30
1896	Four years	150,680	1,398 45	1-8	174 80
1897		251,297	2,153 26	5-8	1,345 75
1898		212,987	1,926 50	3-8	722 43
1899		211,035	1,895 75	7-8	1,658 79
1895	Five years	3,305,096	36,599 79	1-10	3,659 97
1896		3,652,173	40,443 55	3-10	12,133 05
1897		4,714,899	51,858 80	1-2	25,929 40
1898		4,177,704	45,057 18	7-10	31,539 97
1899		3,953,066	43,009 27	9-10	38,708 82
	Over five years	98,000 00	1,658 60	Pro rata	1,053 26
Totals		$144,242,815	$1,458,166 23	.....	$729,740 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$18,070,830 51
Total losses paid since organization	10,380,793 57
Total cash dividends declared since the Company commenced business.	1,076,219 00
Total dividends declared payable in stock since organization	240,000 00
Total par value of the Company's stock owned by the directors	73,175 00
Total amount loaned to officers and directors	10,000 00
Total amount of fire losses incurred during the year	678,326 89

Amount deposited in Oregon for the protection of policyholders	$55,000 00	

Business in the State of New York during the year.

Fire risks written	$20,554,140 62
Premiums received	109,779 48
Losses paid	137,677 21
Amount of losses incurred	131,810 24
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	101 89
Amount of taxes paid to various fire departments	2,596 01

MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized May, 1851; commenced business July, 1851.]

ROBERT W. BURBANK, President. ARTHUR S. BURRINGTON, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$99,600 00
Interest accrued thereon	947 45

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. bonds	$25,000 00	112	$28,000 00	
Eastern R. R. of Minn. 5 per cent. bonds	10,000 00	110	11,000 00	
Minneapolis St. R. R. Co. 5 per cent. bonds	5,000 00	110	5,500 00	
Lowell & Suburban St. R. R. Co. 5 per cent. bonds	5,000 00	105	5,250 00	
Watchemoket Fire Dis., E. Providence, R. I., 5 per cent. bds.	2,500 00	101	2,525 00	
Pawtucket Elec. Co., Pawtucket, R. I., 5 per cent. bonds	10,000 00	110	11,000 00	
Bridgeport Trac. Co., Bridgeport, Conn. 5 per cent. bonds	10,000 00	110	11,000 00	
Lynn & Boston R. R. Co. 5 per cent. bonds	10,000 00	110	11,000 00	
N. Y. C. R. R. (Mich. Central Coll.) 3½ per cent. bonds	12,000 00	97	11,640 00	
Providence, Fall River & Newport S. S. Co. 5 per cent. bonds	10,000 00	102	10,200 00	
Providence Gas Co. stock	27,500 00	97½	53,625 00	
National Bank of Commerce, Providence, stock	40,000 00	48	38,400 00	
American National Bank, Providence, stock	35,000 00	43	50,100 00	
Merchants Nat. Bank, Providence, stock	20,000 00	60	24,000 00	
Phenix National Bank, Providence, stock	10,000 00	81	16,200 00	
Mechanics Nat. Bank, Providence, stock	12,850 00	45	11,565 00	
Manufacturers Nat. Bank, Providence, stock	10,200 00	142	14,484 00	
N. Y. C. & H. R. R. R. Co. stk.	20,000 00	131½	26,300 00	
Illinois Central R. R. Co. stock	10,000 00	112½	11,250 00	
Chicago & Northwestern R. R. stk.	20,000 00	160	32,000 00	
St. Paul & Duluth R. R. pref. stk.	9,300 00	100	9,300 00	
Pittsburgh, Ft. Wayne & Chicago R. R. Co. stock	2,500 00	185	4,625 00	
Syracuse, Bing. & N. Y. R. R. Co. stock	5,000 00	165	8,250 00	
Portsmouth & Dover R. R. Co. stk.	10,000 00	140	14,000 00	
Underwriters Salvage Co. of N. Y. stock	00	.....	.....	
National Salt Co. pref. stock	20,000 00	78	15,600 00	
Total par and market values	$352,350 00	.....	$416,814 00	416,814 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Utica, N. Y., Water Co. bonds	$20,000 00	$20,800 00	$16,000 00	16,000 00
Cash in office, $3,762.39; in bank, $35,734.73; total				39,497 12
Interest due and accrued on stocks and bonds				2,951 02

Gross premiums in due course of collection	$19,106 25
Bills receivable, not matured, taken for premiums	14,883 43
Aggregate amount of all actual available Assets	**$609,799 27**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,094 57	
Losses unadjusted, including all reported and supposed losses	17,177 13	
Losses resisted, including interest, cost and expenses	153 58	
Total amount of claims for losses	$24,425 28	
Deduct reinsurance thereon	1,616 46	
Net amount of unpaid losses and claims		$22,808 82
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$79,038 13	
Unearned premiums, *pro rata*, on fire risks running more than one year	87,301 90	
Total unearned premiums		166,340 03
All other liabilities, viz.: Taxes and assessments, $382.12; commissions and brokerage, $3,439.13; total		3,821 25
Total liabilities, except capital and net surplus		**$192,970 10**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**216,829 17**
Aggregate Liabilities, including paid up capital and net surplus		**$609,799 27**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$255,202 43	
Deduct reinsurance ($12,761.85), rebate and return premiums	43,259 97	
Net cash received for premiums (all fire)		$211,942 46
Interest received on bonds and mortgages		5,362 31
Interest and dividends received from all other sources		16,660 63
Received from all other sources, viz.: Profit on matured bonds		500 00
Aggregate Receipts during the year in cash		**$234,465 40**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$172,640 48	
Deduct salvages and reinsurances	4,270 08	
Net amount paid for losses (all fire)		$168,370 40
Dividends paid		12,000 00
Commissions and brokerage		41,580 36
Salaries and other charges of officers, clerks and other employes		17,744 38
State, national and local taxes, $7,358.47; Insurance Department fees and licenses, $1,115.25; total		8,473 72
All other disbursements, viz.: Rent, $3,166.08; miscellaneous expenses, $18,451.43; loss on sale of bank stocks, $16,000; total		37,617 51
Aggregate Disbursements during the year in cash		**$285,786 37**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$33,297,379	$368,277 74
Written or renewed in 1899	23,347,516	253,154 88
Totals	$56,644,895	$621,432 62
Deduct expirations and cancellations	23,221,860	272,802 13
In force December 31, 1899	$33,423,035	$348,630 49
Deduct amount reinsured	1,688,145	*17,623 80
Net amount in force	$31,734,890	$331,006 69

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$14,835,941	$158,076 27	1-2	$79,038 13
1898	Two years	142,778	1,221 28	1-4	305 32
1899	Two years	53,834	466 44	3-4	349 83
1897	Three years	2,827,402	30,011 42	1-6	5,001 91
1898	Three years	3,037,008	30,865 74	1-2	15,432 87
1899	Three years	2,956,092	28,155 88	5-6	23,463 23
1896	Four years	86,339	981 32	1-8	122 67
1897	Four years	30,112	283 54	3-8	106 33
1898	Four years	56,250	481 76	5-8	301 10
1899	Four years	39,750	468 86	7-8	410 25
1895	Five years	1,218,209	12,775 29	1-10	1,277 53
1896	Five years	1,519,971	16,351 45	3-10	4,905 44
1897	Five years	1,700,822	17,307 86	1-2	8,653 93
1898	Five years	1,562,621	16,160 66	7-10	11,312 03
1899	Five years	1,667,851	17,398 92	9-10	15,659 03
Totals		$31,734,890	$331,006 69	.....	$166,340 03

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,782,067 33
Total losses paid since organization	5,744,474 57
Total cash dividends declared since the Company commenced business.	825,600 00
Total par value of the Company's stock owned by the directors	27,450 00
Total amount loaned to officers and directors	7,700 00
Total amount of fire losses incurred during the year	176,003 25

Business in the State of New York during the year.

Fire risks written	$5,703,580 00
Premiums received	41,373 46
Losses paid	43,862 21
Amount of losses incurred	48,543 22
Amount of taxes paid to various fire departments	670 20

* Of this amount $575.29 is not allowed by the Insurance Law.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Organized February, 1881; commenced business March, 1881.]

DAVID WHITNEY, Jr., President. F. H. WHITNEY, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$89,093 14
Loans on bond and mortgage (first liens)		521,432 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $4,000 is in process of foreclosure)		6,500 00
Interest due and unpaid on bond and mortgage loans		3,388 08
Interest accrued thereon		8,049 89

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
People's Savings Bank stock	$5,000 00	125	$6,250 00	
Detroit city sewer bonds	10,000 00	100	10,000 00	
Flint city school bonds	16,000 00	100	16,000 00	
Marquette city bonds	32,000 00	100	32,000 00	
Total par and market values	$63,000 00	.....	$64,250 00	64,250 00
Cash in office, $9,999.31; in bank, $45,157.90; total				55,157 21
Interest due and accrued on stocks and bonds				1,100 85
Interest due and accrued on land contracts and certificates of deposit				422 67
Gross premiums in due course of collection				42,244 35
Aggregate amount of all actual available Assets				**$791,638 19**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$15,378 10	
Losses unadjusted, including all reported and supposed losses	7,510 00	
Total amount of claims for losses	$22,888 10	
Deduct reinsurance thereon	2,698 24	
Net amount of unpaid losses and claims		$20,189 86
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$77,874 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	103,100 21	
Total unearned premiums		180,974 52
All other liabilities, viz.: Commissions and brokerage, $6,134.51; return premiums, $3,269.08; reinsurance, $4,579.80; total		13,983 39
Total liabilities, except capital and net surplus		**$215,147 77**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		**176,490 42**
Aggregate Liabilities, including paid up capital and net surplus		**$791,638 19**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$286,401 60	
Deduct reinsurance ($25,767.09), rebate and return premiums	57,919 52	
Net cash received for premiums (all fire)		$228,482 08
Interest received on bonds and mortgages		30,853 84
Interest and dividends received from all other sources		5,017 74
Received for rent		1,955 93
Received from all other sources, viz.: Marine salvages, $108.27; profit and loss, $796.50; total		904 77
Aggregate Receipts during the year in cash		**$267,214 36**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$165,263 51	
Deduct salvages and reinsurances	28,745 30	
Net amount paid for losses (all fire)		$136,518 21
Dividends paid		32,000 00
Commissions and brokerage		44,456 61
Salaries and other charges of officers, clerks and other employes		29,595 42
State, national and local taxes		17,852 57
All other disbursements, viz.: Rent, $2,650; exchange, $253.93; home office, $1,090.43; revenue, $1,603.57; Insurance Department, $1,031.69; litigation, $53.99; furniture and fixtures, $794.82; improvement on property, $936.62; total		8,415 05
Aggregate Disbursements during the year in cash		**$268,837 86**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$34,750,671	$385,268 04
Written or renewed in 1899	27,312,155	284,938 36
Totals	$62,062,826	$670,206 40
Deduct expirations and cancellations	25,925,056	288,088 02
In force December 31, 1899	$36,137,770	$382,118 38
Deduct amount reinsured	2,263,673	23,916 79
Net amount in force	$33,874,097	$358,201 59

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$13,940,011	$155,748 63	1-2	$77,874 31
1898	Two years	18,800	148,50	1-4	37 13
1899	Two years	5,500	31 90	3-4	23 92
1897	Three years	5,323,612	55,572 32	1-6	9,262 05
1898	Three years	5,941,865	58,332 58	1-2	29,166 29
1899	Three years	6,163,562	57,770 10	5-6	48,141 75
1896	Four years	40,600	313 50	1-8	39 20
1897	Four years	36,250	339 30	3-8	127 23
1898	Four years	47,500	421 48	5-8	263 42
1899	Four years	37,000	277 50	7-8	277 50
1895	Five years	359,164	5,301 29	1-10	530 13
1896	Five years	318,199	4,290 38	3-10	1,287 11
1897	Five years	543,913	6,314 87	1-2	3,157 44
1898	Five years	515,028	6,091 31	7-10	4,263 91
1899	Five years	583,093	7,247 93	9-10	6,523 13
Totals		$33,874,097	$358,201 59	.....	$180,974 52

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$6,155,701 72
Total losses paid since organization	3,331,221 41
Total cash dividends declared since the Company commenced business	314,000 00
Total par value of the Company's stock owned by the directors	194,900 00
Total amount of fire losses incurred during the year	151,319 07

Business in the State of New York during the year.

Fire risks written	$2,962,013 00
Premiums received	20,939 32
Losses paid	16,953 51
Amount of losses incurred	19,597 17
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	177 73
Amount of taxes paid to various fire departments	337 58

MILWAUKEE FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized March 22, 1898; commenced business March 23, 1898.]

WILLIAM L. JONES, President. H. A. NOLTE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$106,800 00
Interest due and unpaid on bond and mortgage loans	87 50
Interest accrued thereon	1,306 74

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 4 per cent. bonds	$100,000 00	133	$133,000 00	
South Side Elevated R. R. (Chicago), 4½ per cent. bonds	61,500 00	104	63,960 00	
Total par and market values	$161,500 00	.....	$196,960 00	
				196,960 00
Cash in office, $1,407.26; in bank, $15,337.77; total				16,745 03
Gross premiums in due course of collection				27,882 59
Aggregate amount of all actual available Assets				$349,781 86

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,345 77	
Losses unadjusted, including all reported and supposed losses	29,246 30	
Losses resisted, including interest, cost and expenses	900 00	
Total amount of claims for losses	$41,492 07	
Deduct reinsurance thereon	17,723 17	
Net amount of unpaid losses and claims		$23,768 90
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$52,904 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	23,975 92	
Total unearned premiums		76,880 77
All other liabilities, viz.: Commissions and brokerage, $5,576.52; reserve retained for reinsurance, $21,201.27; total		26,777 79
Total liabilities, except capital and net surplus		$127,427 46
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		22,354 40
Aggregate Liabilities, including paid up capital and net surplus		$349,781 86

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$337,817 84	
Deduct reinsurance ($138,702.02), rebate and return premiums	194,018 67	
Net cash received for premiums (all fire)		$143,799 17
Interest received on bonds and mortgages		6,016 35
Interest and dividends received from all other sources		8,756 74
Received from all other sources, viz.: Increase in value of bonds, $3,566; reserve for reinsurance company, $14,403.90; total		17,969 90
Aggregate Receipts during the year in cash		**$176,542 16**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$180,076 59	
Deduct salvages and reinsurances	36,618 84	
Net amount paid for losses (all fire)		$143,457 75
Commissions and brokerage		16,560 82
Salaries and other charges of officers, clerks and other employes		20,873 99
State, national and local taxes		6,386 81
All other disbursements, viz.: Insurance Department fees, $3,344.61; other expenses, $25,303.94; total		28,648 55
Aggregate Disbursements during the year in cash		**$215,927 92**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$13,016,194	$177,475 58
Written or renewed in 1899	24,911,620	330,630 92
Totals	$37,927,814	$508,106 50
Deduct expirations and cancellations	13,412,460	192,070 71
In force December 31, 1899	$24,515,354	$316,035 79
Deduct amount reinsured	13,994,790	175,255 40
Net amount in force	$10,520,564	$140,780 39

Largest amount in any one hazard, $7,500.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$7,740,333	$105,809 70	1-2	$52,904 85
1898	Three years	1,240,624	14,437 16	1-2	7,218 58
1899	Three years	1,281,745	16,206 70	5-6	13,505 58
1898	Five years	205,433	3,211 95	7-10	2,248 36
1899	Five years	52,429	1,114 88	9-10	1,003 40
Totals		$10,520,564	$140,780 39	.....	$76,880 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$264,722 18
Total losses paid since organization	165,010 91
Total par value of the Company's stock owned by the directors	68,920 00
Total amount of fire losses incurred during the year	160,700 41

Business in the State of New York during the year.

Fire risks written	$1,912,305 00
Premiums received	10,099 43
Losses paid	1,979 99
Amount of losses incurred	4,342 49
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	23 55
Amount of taxes paid to various fire departments	64 78

MILWAUKEE MECHANICS' INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized February 15, 1852; commenced business April 1, 1852.]

WILLIAM L. JONES, President. G. W. GROSSENBACH, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$67,500 00
Loans on bond and mortgage (first liens)	1,186,741 53
Loans on bond and mortgage upon which more than one year's interest is due (of which $13,000 is in process of foreclosure)	35,000 00
Interest due and unpaid on bond and mortgage loans	17,864 75
Interest accrued thereon	20,885 70

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 3 p. c. bonds of 1898	$25,000 00	107½	$25,875 00	
St. Paul, Minn., 4½ per cent. board of education bonds	125,000 00	118	147,500 00	
Milwaukee City 4 per cent. bonds	21,000 00	102½	21,525 00	
Milwaukee City 4 per cent. bonds	20,000 00	103	20,600 00	
St. Paul, Minn., 5 p. ct. water bds.	100,000 00	115	115,000 00	
Sanitary District of Chicago 4½ per cent. bonds	50,000 00	111½	55,750 00	
Milwaukee Co. 5 per cent. bonds	23,000 00	111	25,530 00	
Brown Co. (Wis.), 5 p. ct. bds.	22,000 00	108¾	23,925 00	
La Crosse City (Wis.), 5 per cent. bridge bonds	35,000 00	100	35,000 00	
Ramsey Co., Minn., 4½ per cent. bridge bonds	75,000 00	108¾	81,562 50	
Ramsey Co., Minn., 4½ per cent. loan bonds	25,000 00	108¾	27,187 50	
Milwaukee City 4 p. ct. bath bds.	11,000 00	103½	11,385 00	
Milwaukee City 4 p. ct. park bds.	55,000 00	104	57,200 00	
Milwaukee City 5 per cent. west sewerage bonds	37,500 00	112¼	42,093 75	
Milwaukee City 5 per cent. west sewerage bonds	34,000 00	113	38,420 00	
Milwaukee City 5 per cent. street improvement bonds	34,000 00	115	38,420 00	
South Side Elevated R. R. (Chicago), 4½ per cent. bonds	100,000 00	104	104,000 00	
Washington Co. (Wis.), 5 per cent. bonds	50,000 00	107.15	53,575 00	
Racine (Wis.), 5 per cent. school bonds	23,000 00	112.65	25,909 50	
Milwaukee Underwriters' Building Association stock	1,776 00	150	2,664 00	
Milwaukee Underwriters' Building Association No. 2 stock	1,700 00	125	2,125 00	
Total par and market values	$868,976 00	.....	$956,247 25	956,247 25
Cash in office $29,726.90; in bank, $61,312.77; total				91,039 67
Interest due and accrued on stocks and bonds				5,987 51
Gross premiums in due course of collection				152,257 18
Aggregate amount of all actual available Assets				**$2,533,523 59**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$22,043 69	
Losses unadjusted, including all reported and supposed losses	58,442 09	
Losses resisted, including interest, cost and expenses	12,050 00	
Total amount of claims for losses	$92,535 78	
Deduct reinsurance thereon	16,656 84	
Net amount of unpaid losses and claims		$75,878 94

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$292,346 65	
Unearned premiums, *pro rata*, on fire risks running more than one year	514,465 52	
Total unearned premiums		$806,812 17
All other liabilities, viz.: Commissions and brokerage, $30,451.44; reserve retained for reinsurance, $49,514.81; total		79,966 25
Total liabilities, except capital and net surplus		**$962,657 36**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**1,370,866 23**
Aggregate Liabilities, including paid up capital and net surplus		**$2,533,523 59**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,241,874 03	
Deduct reinsurance ($164,218.03), rebate and return premiums	317,988 47	
Net cash received for premiums (all fire)		$923,885 56
Interest and dividends received from all other sources		108,699 24
Received for rent		4,545 50
Received from all other sources, viz.: Conscience fund, $560; reinsurance company's reserve, $7,549.92; total		8,109 92
Aggregate Receipts during the year in cash		**$1,045,240 22**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$701,084 82	
Deduct salvages and reinsurances	113,356 67	
Net amount paid for losses (all fire)		$587,728 15
Dividends paid		80,000 00
Commissions and brokerage		244,784 01
Salaries and other charges of officers, clerks and other employes		72,357 82
State, national and local taxes		36,740 09
All other disbursements, viz.: Rent, $4,630; Insurance Department fees, $5,967.45; advertising, printing and stationery, $8,431.01; legal expenses, $4,000.62; repairs on buildings, $1,575.39; furniture and fixtures, $791.96; loss on maturity of assets, $24,265.66; miscellaneous, $34,000.14; total		83,662 23
Aggregate Disbursements during the year in cash		**$1,105,272 30**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$133,996,225	$1,750,191 46
Written or renewed in 1899	106,361,043	1,240,177 39
Totals	$240,357,268	$2,990,368 85
Deduct expirations and cancellations	88,061,202	1,190,061 47
In force December 31, 1899	$152,296,066	$1,800,307 38
Deduct amount reinsured	19,025,947	248,081 00
Net amount in force	$133,270,119	$1,552,226 38

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$45,206,655	$584,693 31	1-2	$292,346 65
1897.....	Three years	22,175,470	239,899 98	1-6	39,983 33
1898.....		22,852,202	242,192 27	1-2	121,096 13
1899.....		29,567,302	295,164 83	5-6	245,970 69
1895.....	Five years	1,547,924	23,806 38	1-10	2,380 64
1896.....		2,058,165	32,063 57	3-10	9,619 07
1897.....		3,370,323	44,868 56	1-2	22,434 28
1898.....		2,817,953	38,011 76	7-10	26,608 23
1899.....		3,674,125	51,525 72	9-10	46,373 15
Totals		$133,270,119	$1,552,226 38	.....	$806,812 17

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$15,199,425 68
Total losses paid since organization.....	7,629,308 24
Total cash dividends declared since the Company commenced business.	820,000 00
Total par value of the Company's stock owned by the directors.....	85,470 00
Total amount loaned to officers and directors.....	3,600 00
Total amount loaned to stockholders not officers.....	5,000 00
Total amount of fire losses incurred during the year.....	595,689 28
Amount deposited in Georgia for the protection of policyholders $26,875 00	

Business in the State of New York during the year.

Fire risks written.....	$8,642,775 00
Premiums received	50,269 02
Losses paid	27,870 14
Amount of losses incurred.....	33,904 40
Amount of taxes paid to various fire departments.....	580 13

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June 4, 1869; commenced business December 1, 1871.]

JAMES NICHOLS, President. E. G. RICHARDS, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$327,315 49
Loans on bond and mortgage (first liens)	698,540 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $5,000 is in process of foreclosure)	37,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 3 per cent. bonds	$50,000 00	109	$54,500 00
Atchison, Topeka & Santa Fe Ry. gen. mtg. 4 per cent. bonds	25,000 00	95	23,750 00
Bangor & Aroostook R. R. Co. 5 per cent. bonds	15,000 00	100	15,000 00
Buffalo Ry. Co. 5 per cent. bds.	25,000 00	108	27,000 00
Cheaspeake & Ohio Ry. Co. 4 per cent. bonds	20,000 00	95	19,000 00
Chic., Burl. & Quincy R. R. Co. (Illinois Div.) 3½ per ct. bds.	2,000 00	100	2,000 00
Chic. & Ind. Coal Ry. Co. 5 per ct. bonds	40,000 00	103	41,200 00
Chic., Mil. & St. Paul R. R. Co. (Dubuque Div.) 6 p. c. bds.	10,000 00	124	12,400 00
Chic., Mil. & St. Paul R. R. Co. (Hastings & Dak. Div.) 5 per ct. bonds	10,000 00	105	10,500 00
Chic., Mil. & St. Paul R. R. Co. (Hastings & Dak. Div.) 7 per ct. bonds	20,000 00	125	25,000 00
Chic., Mil. & St. Paul R. R. Co. (Min. Point Div.) 5 p. c. bds.	10,000 00	105	10,500 00
Chic., Mil. & St. Paul R. R. Co. (S. Minn. Div.) 6 per ct. bds.	10,000 00	115	11,500 00
Chic. North Shore St. Ry. Co. 6 per cent. bonds	25,000 00	102	25,500 00
Chic. & Northwestern R. R. Co. 6 per cent. bonds	19,000 00	115	21,850 00
Chic. Ter. Trans. R. R. Co. 1st mtg. 4 per cent. bonds	20,000 00	92	18,400 00
Chic. & Western Ind. R. R. Co. 1st mortgage 6 per cent. bonds	14,000 00	105	14,700 00
Chic. & West'n Ind. R. R. Co. gen. mortgage 6 per cent. bonds	50,000 00	116	58,000 00
Cin., Dayton & Ironton R. R. Co. 5 per cent. bonds	10,000 00	108	10,800 00
Cin., Indianapolis, St. L. & Chic. R. R. Co. 4 per cent. bonds	35,000 00	100	35,000 00
Cleve., Col., Cin. & Ind. R. R. Co. 7 per cent. bonds	35,000 00	130	45,500 00
Cleve., Loraine & Wheeling R. R. Co. 5 per cent. bonds	50,000 00	107	53,500 00
Columbus & Toledo R. R. Co. 1st mortgage 7 per cent. bonds	20,000 00	112	22,400 00
Columbus & Toledo R. R. Co. 2d mortgage 7 per cent. bonds	18,000 00	100	18,000 00
Danbury & Norwalk R. R. Co. 5 per cent bonds	10,000 00	112	11,200 00
East Tennessee, Va. & Ga. R. R. Co. 5 per cent. bonds	30,000 00	110	33,000 00

	Par value.	Carried at.	Market value.
Erie Ry. Co. 7 per cent. bonds....	$20,000 00	135	$27,000 00
Evansville & T. H. R. R. Co. (Sullivan Co. Br.) 5 per cent. bds...	10,000 00	85	8,500 00
Evansville, T. H. & Chic. Ry. Co. 1st mtg. 6 per cent. bonds.....	40,000 00	100	40,000 00
Evansville, T. H. & Chic. Ry. Co. 1st & 2d mtg. 6 per ct. bds.....	20,000 00	100	20,000 00
Hartford & Con. Western R. R. Co. 5 per cent. bonds	10,000 00	100	10,000 00
Houston & Tex. Cen. R. R. Co. 6 per cent. bonds	35,000 00	110	38,500 00
Huntingdon & Broad Top M. R. R. & Coal Co. 5 per cent. bonds....	25,000 00	105	26,250 00
Iowa Cen. Ry. Co. 1st mtg. 5 per cent. bonds	50,000 00	105	52,500 00
Kanawha & Michigan Ry. Co. 4 per cent. bonds	15,000 00	75	11,250 00
Kansas City Cable Ry. Co. 5 per cent. bonds	33,000 00	100	33,000 00
Knoxville & Ohio R. R. Co. 6 per cent. bonds	20,000 00	116	23,200 00
Louisville, New Albany & Chic. Ry. Co. 6 per cent. bonds	10,000 00	112	11,200 00
Louisville, New Albany & Chic. Ry. Co. (Chic. & Ind. Div.) 6 per cent. bonds	25,000 00	112	28,000 00
Mobile & Nashville R. R. Co. (New Orleans & Mob. Div.) 6 p. c. bds.	25,000 00	121	30,250 00
Mobile & Ohio R. R. Co. 1st mtg. 6 per cent. bonds	25,000 00	121	30,250 00
Morgan's La. & Tex. R. R. & S. S. Co. 7 per cent. bonds	47,000 00	130	61,100 00
Nashville, Chat. & St. Louis Ry. Co. 1st mtg. 6 per cent. bonds..	15,000 00	110	16,500 00
Naumkeag St. Ry. Co. 5 p. c. bds.	20,000 00	100	20,000 00
N. Y., N. H. & H. R. R. 4 p. c. deb. certificates	30,000 00	170	51,000 00
Nodaway Valley R. R. Co. 7 per cent. bonds	5,000 00	100	5,000 00
Norfolk & Western 1st con. mtg. 4 per cent. bonds	11,000 00	85	9,350 00
Peoria & Pekin Union Ry. Co. income 4½ per cent. bonds	28,000 00	95	26,600 00
Piedmont & Cumberland Ry. Co. 5 per cent. bonds	25,000 00	105	26,250 00
Richmond & Danville R. R. Co. 5 per cent. bonds	20,000 00	102	20,400 00
Rochester & Pittsburg R. R. Co. 6 per cent. bonds	51,000 00	122	62,220 00
Sandusky, Mansfield & Newark R. R. Co. 7 per cent. bonds	40,000 00	104	41,600 00
St. Louis & San Francisco Ry. Co. 6 per cent. bonds	50,000 00	122	61,000 00
St. Paul & Northern Pac. Ry. Co. 6 per cent. bonds	35,000 00	124	43,400 00
Seaboard & Roanoke R. R. Co. 1st mortgage 5 per cent. bonds	50,000 00	105	52,500 00
Savannah, Florida & Western Ry. Co. 1st mortgage 5 per ct. bds....	25,000 00	105	26,250 00
Southern Pacific R. R. Co. 1st con. mortgage 5 per cent. bonds	25,000 00	102	25,500 00
Southern Ry. Co. 1st mtg. 4 per cent. bonds	24,000 00	104	24,960 00
Toledo & Ohio Central Ry Co. (West. Div.) 5 per ct. bds.....	47,000 00	102	47,940 00
Toledo & Ohio Central Ry Co. gen. mtg. 5 per cent. bonds.....	20,000 00	85	17,000 00
Toledo Traction Co. 5 p. c. bds...	25,000 00	100	25,000 00
Union Pacific R. R. Co. 1st mtg. 4 per cent. bonds	50,000 00	100	50,000 00
Wabash R. R. Co. 5 per cent. bds..	20,000 00	110	22,000 00
West. Va. Cen. & Pitts. Ry. Co. 6 per cent.	75,000 00	110	82,500 00
Galveston City 5 per cent. bonds..	25,000 00	104	26,000 00
Georgia State 4½ per cent. bonds..	25,000 00	115	28,750 00
Lincoln City 5 per cent. bonds....	12,000 00	100	12,000 00
Richmond City 4 per cent. bonds...	50,000 00	100	50,000 00
Silver City, N. M., 7 per ct. bds....	10,000 00	100	10,000 00
Territory of Arizona 5 per ct. bds..	20,000 00	100	20,000 00
Brooklyn Wharf & Warehouse Co. 5 per cent. bonds	50,000 00	75	37,500 00
Galveston Wharf Co. 5 p. c. bds..	25,000 00	100	25,000 00

	Par value.	Carried at.	Market value.	
National Bond & Security Co. 5½ per cent. bonds	$10,000 00	100	$10,000 00	
School Dist. No. 2, Springwells Tw., Mich., 6 per cent. bonds	12,000 00	100	12,000 00	
Suffield & Thompsonv'le Bridge Co. 5 per cent. bonds	28,000 00	100	28,000 00	
Atchison, Topeka & Santa Fe R. R. Co. preferred stock	4,500 00	45	2,025 00	
Belt R. R. & Stock Yard Co. (Ind.) common stock	10,000 00	75	7,500 00	
Belt R. R. & Stock Yard Co. (Ind.) preferred stock	5,000 00	100	5,000 00	
Cleve. & Pitts. R. R. Co. stock	10,000 00	170	17,000 00	
Chic., Burl. & Quincy R. R. Co. stock	12,500 00	115	14,375 00	
Chic. Rock Is. & Pac. R. R. Co. stk.	36,300 00	103	37,389 00	
Fort Wayne & Jackson R. R. Co. preferred stock	20,000 00	130	26,000 00	
Ill. Cent. R. R. stock	15,000 00	106	15,900 00	
Illinois Cen. R. R. Co. 4 per ct. leased line stock	1,700 00	95	1,615 00	
N. Y., N. H. & H. R. R. Co. stk.	75,000 00	190	142,500 00	
N. Y. & Harlem R. R. Co. stk.	10,000 00	350	35,000 00	
N. Y. C. & H. R. R. R. Co. stk.	50,000 00	118	59,000 00	
Norfolk & Western adj. pref. stk.	15,400 00	55	8,470 00	
Oswego & Syracuse R. R Co. stk.	7,500 00	200	15,000 00	
Pennsylvania R. R. Co. stock	38,000 00	116	44,080 00	
Peoria & Bureau Val. R. R. Co. stock	10,000 00	180	18,000 00	
Pittsburgh, Fort Wayne & Chic. R. R. Co. stock	20,000 00	170	34,000 00	
Southern Ry. Co. pref. stock	8,000 00	40	3,200 00	
Union Pacific R. R. Co. pref. stk.	15,000 00	60	9,000 00	
Ætna Nat. Bk. (Hartford) stock	25,000 00	160	40,000 00	
Charter Oak Nat. Bk. (Hartford) stock	35,700 00	92	32,844 00	
Central Nat. Bk. (N. Y.) stock	2,500 00	160	4,000 00	
City Bk. (Hartford) stock	4,600 00	105	4,830 00	
Farmers' & Mechanics' Nat. Bank (Hartford) stock	10,000 00	110	11,000 00	
Hartford Nat. Bk. (Hartford) stk.	50,900 00	135	68,715 00	
Nat. Ex. Bk. (Hartford) stock	18,000 00	60	21,600 00	
National Bank of the Republic (Boston) stock	7,500 00	160	12,000 00	
National Bk. of Commerce (Kansas City) stock	1,000 00	100	1,000 00	
Phoenix Nat. Bk. (Hartford) stock.	44,000 00	120	52,800 00	
St. Paul National Bank (St. Paul, Minn.) stock	7,000 00	70	4,900 00	
Second Nat. Bk. (New Haven) stk.	2,500 00	165	4,125 00	
Thames Nat. Bk. (Norwich) stk.	10,000 00	145	14,500 00	
Hartford City Gas Light Co. (Hartford) stock	5,175 00	40	8,280 00	
Illinois & Mis. Tel. Co. stock	21,250 00	72	15,300 00	
Northwestern Telegraph Co. stk.	25,000 00	112	28,000 00	
St. Joseph, South Bend & Southern R. R. Co. stock	2,500 00	60	1,500 00	
Total par and market values	$2,577,525 00	.....	$2,907,868 00	$2,907,868 00
Cash in bank				231,616 16
Gross premiums in due course of collection				438,477 18
Ledger accounts secured (not admitted)			$4,160 09	
Aggregate amount of all actual available Assets				**$4,641,316 83**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$80,811 96	
Losses unadjusted, including all reported and supposed losses	114,655 15	
Losses resisted, including interest, cost and expenses	15,390 63	
Net amount of unpaid losses and claims		$210,857 74

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$787,876 55	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,000,920 93	
Total unearned premiums		$1,788,797 48
All other liabilities, viz.: Commissions and brokerage, $94,193.37; return premiums and reinsurance, $58,302.82; reserve for contingencies, $25,000; total		177,496 19
Total liabilities, except capital and net surplus		**$2,177,151 41**
Joint-stock capital paid up in cash		**1,000,000 00**
Surplus beyond all liabilities		**1,464,165 42**
Aggregate Liabilities, including paid up capital and net surplus		**$4,641,316 83**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,784,777 89	
Deduct reinsurance ($347,536.15), rebate and return premiums	605,620 91	
Net cash received for premiums (all fire)		$2,179,156 98
Interest received on bonds and mortgages		45,680 86
Interest and dividends received from all other sources		142,136 61
Received for rent		912 11
Received from all other sources, viz.: Profits on sale of real estate		1,400 00
Aggregate Receipts during the year in cash		$2,369,286 56

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,696,454 25	
Deduct salvages and reinsurances	339,956 82	
Net amount paid for losses (all fire)		$1,356,497 43
Dividends paid		120,000 00
Commissions and brokerage		409,495 04
Salaries and other charges of officers, clerks and other employes		190,134 28
State, national and local taxes		83,036 49
All other disbursements, viz.: Miscellaneous expenses, $191,504.02; profit and loss, $17,879.63; total		209,383 65
Aggregate Disbursements during the year in cash		$2,368,546 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$353,918,771	$3,723,878 47
Written or renewed in 1899	288,694,936	2,797,574 16
Totals	$642,613,707	$6,521,452 63
Deduct expirations and cancellations	252,220,269	2,616,649 01
In force December 31, 1899	$390,393,438	$3,904,803 62
Deduct amount reinsured	48,113,134	387,423 74
Net amount in force	$342,280,304	$3,517,379 88

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$146,695,819	$1,575,753 10	1 2	$787,876 55
1898	Two years	1,772,701	13,161 42	1-4	3,287 85
1899	Two years	584,300	4,658 00	3-4	3,493 50
1897	Three years	33,395,067	327,669 88	1-6	54,611 64
1898	Three years	44,333,320	395,803 20	1-2	197,901 60
1899	Three years	45,996,372	395,686 18	5-6	329,738 49
1896	Four years	586,575	5,777 65	1-8	722 21
1897	Four years	794,695	6,004 26	3-8	2,251 60
1898	Four years	731,604	6,985 17	5-8	4,365 73
1899	Four years	592,075	4,494 32	7-8	3,932 53
1895	Five years	10,788,535	140,564 38	1-10	14,056 43
1896	Five years	13,586,119	162,787 03	3-10	48,836 11
1897	Five years	12,494,240	152,020 02	1-2	76,010 01
1898	Five years	14,600,645	158,547 57	7-10	110,983 30
1899	Five years	15,328,237	167,477 70	9-10	150,729 93
Totals		$342,280,304	$3,517,373 88	.....	$1,788,797 48

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$28,422,963 39
Total losses paid since organization		14,813,555 91
Total cash dividends declared since the Company commenced business		2,537,000 00
Total dividends declared payable in stock since organization		100,000 00
Total par value of the Company's stock owned by the directors		86,800 00
Total amount of fire losses incurred during the year		1,374,823 97
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Virginia	$50,000 00	
Georgia	28,750 00	
Oregon	54,500 00	
New Mexico	10,000 00	

Business in the State of New York during the year.

Fire risks written	$41,193,835 00
Premiums received	249,469 85
Losses paid	195,539 58
Amounts of losses incurred	201,851 19

NEWARK FIRE INSURANCE COMPANY.

NEWARK, N. J.

[Organized and commenced business May 14, 1810.]

JOHN J. HENRY, President. EDWARD E. HORSCHEL, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$87,700 00
Loans on bond and mortgage (first liens)	248,230 00
Interest due and unpaid on bond and mortgage loans	543 00
Interest accrued thereon	2,884 32

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds	$30,000 00	113	$33,900 00
U. S. 4 per cent. coupon bonds	8,000 00	114	9,120 00
Orange & Newark H. C. R. R. bds.	25,000 00	108	27,000 00
Essex Passenger R. R. bonds	5,000 00	108	5,400 00
Newark & Irvington St. R. R. bds.	2,000 00	100	2,000 00
Newark & Bloomfield St. R. R. bds.	2,000 00	100	2,000 00
Hoboken Land & Impt. bonds	25,000 00	105	26,250 00
West Shore R. R. Co. reg. bds.	20,000 00	110	22,000 00
West Shore R. R. Co. coupons	28,000 00	112	31,360 00
Essex County bonds	25,000 00	110	27,500 00
Newark Gas Co. bonds	10,000 00	135	13,500 00
Underwriters' Protective bonds	1,000 00	100	1,000 00
Newark City Water bonds	4,000 00	110	4,400 00
Morris & Essex R. R. Co. stock	20,000 00	180	36,000 00
National Newark Banking Co. stk.	7,700 00	190	14,630 00
National State Bank stock	15,900 00	170	27,030 00
Newark City National Bank stock	14,250 00	170	24,225 00
Elizabeth City bonds	15,000 00	100	15,000 00
Total par and market values	$257,850 00	.....	$322,315 00

		322,315 00
Cash in office, $1,051.20; in bank, $11,338.47; total		12,389 67
Interest due and accrued on stocks and bonds		3,221 65
Gross premiums in due course of collection		15,682 95
Bills receivable, not matured, taken for premiums		595 00
All other assets, viz.: Rents due and accrued		37 50
Aggregate amount of all actual available Assets		$693,599 09

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,546 13	
Losses unadjusted, including all reported and supposed losses	13,452 71	
Total amount of claims for losses	$15,998 84	
Deduct reinsurance thereon	2,535 12	
Net amount of unpaid losses and claims		$13,463 72
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$40,699 57	
Unearned premiums, *pro rata*, on fire risks running more than one year	62,534 47	
Total unearned premiums		103,234 04

Cash dividends to stockholders, unpaid	$6,682 35
Salaries and other miscellaneous expenses, due and accrued.	473 35
All other liabilities, viz.: Commissions and brokerage, $3,607.07; reinsurance, $592.57; total	4,199 64
Total liabilities, except capital and net surplus	**$128,053 10**
Joint-stock capital paid up in cash	**250,000 00**
Surplus beyond all liabilities	**315,545 99**
Aggregate Liabilities, including paid up capital and net surplus	**$693,599 09**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$147,025 07	
Deduct reinsurance ($10,266.84), rebate and return premiums	25,604 24	
Net cash received for premiums (all fire)		$121,420 83
Interest received on bonds and mortgages		13,298 44
Interest and dividends received from all other sources		14,630 76
Received for rent		2,296 67
Aggregate Receipts during the year in cash		**$151,646 70**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$87,413 14	
Deduct salvages and reinsurances	4,643 91	
Net amount paid for losses (all fire)		$82,769 23
Dividends paid		24,921 00
Commissions and brokerage		23,543 09
Salaries and other charges of officers, clerks and other employes		20,874 21
State, national and local taxes		5,736 51
All other disbursements, viz.: Rent, $93; fees and licenses, $932.90; advertising, $1,807.58; legal expenses, $147.23; repairs, $693.04; furniture, $6.50; maps, $1,197.68; fire patrol, $2,180.66; miscellaneous, $7,439.18; total		14,497 77
Aggregate Disbursements during the year in cash		**$172,341 81**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$25,245,629	$218,011 65
Written or renewed in 1899	18,240,784	145,567 35
Totals	$43,486,413	$363,579 00
Deduct expirations and cancellations	16,062,164	148,168 96
In force December 31, 1899	27,424,249	$215,410 04
Deduct amount reinsured	1,732,736	13,734 67
Net amount in force	$25,691,513	$201,675 37

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Years written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$9,989,729	$81,399 33	1-2	$40,699 67
1898.....	Two years.....	15,000	181 71	1-4	45 43
1899.....		2,500	33 80	3-4	25 35
1897.....	Three years	3,974,434	29,496 57	1-6	4,916 10
1898.....		4,532,579	35,002 20	1-2	17,501 10
1899.....		5,592,274	36,047 53	5-6	30,039 61
1896.....	Four years	41,400	338 23	1-8	42 28
1897.....		30,000	295 32	3-8	110 75
1898.....		42,950	421 06	5-8	263 16
1899.....		32,600	253 56	7-8	221 90
1895.....	Five years	280,139	4,050 83	1-10	405 08
1896.....		213,390	2,596 89	3-10	779 07
1897.....		311,974	3,698 77	1-2	1,849 39
1898.....		304,003	3,692 38	7-10	2,584 67
1899.....		328,550	4,167 19	9-10	3,750 48
Totals		$25,691,513	$201,675 37	.....	$103,234 04

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$5,379,296 70
Total losses paid since organization	2,634,660 91
Total cash dividends declared since the Company commenced business	865,780 40
Total par value of the Company's stock owned by the directors.....	24,795 00
Total amount of fire losses incurred during the year.....	86,275 63

Business in the State of New York during the year.

Fire risks written	$3,731,526 24
Premiums received	21,994 67
Losses paid	20,221 23
Amount of losses incurred	22,704 82

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

[Organized 1869; commenced business April, 1870.]

U. C. CROSBY, President. F. W. SARGEANT, Secretary.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$140,096 32
Loans on bond and mortgage (first liens).....	668,457 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Gov. 4 per cent. bonds.....	$75,000 00	112	$84,000 00
U. S. Gov. 5 per cent. bonds.....	25,000 00	113	28,250 00
City of Cleveland, Ohio, 5 per cent. bonds	50,000 00	102	51,000 00
City of Columbus, Ohio, 5 per bonds	10,000 00	106	10,600 00
City of Ashtabula, O., 6 p. ct. bds.	1,000 00	100	1,000 00
City of Ashtabula, O., 6 p. ct. bds.	1,000 00	100	1,000 00
City of Ashtabula, O., 6 p. ct. bds.	5,000 00	100	5,000 00
City of Dayton, O., 5 p. ct. bds..	2,000 00	100	2,000 00
City of Salem, Mass., 4 per cent. bonds	3,000 00	100	3,000 00
City of Salem, Mass., 4 per cent. bonds	7,000 00	100	7,000 00
City of East Portland, Oregon, 6 per cent. bonds.....	25,000 00	120	30,000 00
City of Seattle, Wash., 5 per cent. bonds	10,000 00	100	10,000 00
City of Lincoln, Neb., 6 per cent. bonds	16,000 00	100	16,000 00
City of Moorhead, Minn., 7 per cent. bonds	4,000 00	100	4,000 00
City of Moorhead, Minn., 7 per cent. bonds	2,000 00	100	2,000 00
City of Augusta, Me., 4 per cent. bonds	4,000 00	100	4,000 00
Central R. R. Co. of N. J. 5 per cent. bonds	25,000 00	120	30,000 00
Central R. R. Co. of N. J. 7 per cent. bonds	5,000 00	111	5,550 00
Watertown & Rome R. R. 6 per cent. bonds	10,000 00	110	11,000 00
Holly, Wayne & Monroe Ry. Co. 8 per cent. bonds.....	25,000 00	104	26,000 00
Maine Central R. R. 6 per ct. bds.	10,000 00	100	10,000 00
N. Y. & N. E. R. R. 7 p. ct. bds.	10,000 00	115	11,500 00
N. Y. & N. E. R. R. 6 p. ct. bds.	10,000 00	110	11,000 00
Boston, Concord & Montreal R. R. 6 per cent. bonds.....	50,000 00	120	60,000 00
Concord & Montreal R. R. 4 per cent. bonds	140,000 00	106	148,400 00
Fitchburg R. R. 4 p. ct. bonds....	40,000 00	104	41,600 00
Atchison, Topeka & Santa Fe R. R. 4 per cent. bonds.....	50,000 00	98	49,000 00
Chicago, Burlington & Quincy R. R. 7 per cent. bonds	45,000 00	110	49,500 00
Chicago, Burlington & Quincy R. R. 4 per cent. den. ex. bonds....	10,000 00	100	10,000 00
Union Pacific R. R. 4 p. ct. bds...	10,000 00	104	10,400 00
Oregon Short Line R. R. 6 per cent. bonds	10,000 00	125	12,500 00
Oregon Short Line R. R. 5 per cent. bonds	10,000 00	112	11,200 00
Michigan Central R. R. Co. 7 per cent. bonds	35,000 00	110	38,500 00
Montana Central R. R. 5 p. ct. bds.	25,000 00	115	28,750 00
Lehigh Valley Terminal Ry. Co. 5 per cent. bonds.....	25,000 00	110	27,500 00

	Par value.	Carried at.	Market value.
Utah & Northern R. R. 7 per cent. bonds	$12,000 00	122	$14,640 00
West End Street Ry. Co. 5 per cent. bonds	5,000 00	104	5,200 00
Hillsborough Co., N. H., 4 per cent. bonds	15,000 00	100	15,000 00
Adams Express Co. 4 p. ct. bds.	25,000 00	100	25,000 00
Minneapolis Gas-Light Co. 6 per cent. bonds	20,000 00	100	20,000 00
Central Loan & Land Co. 6 per cent. bonds	18,000 00	.....	13,500 00
National Loan & Trust Co. 6 per cent. bonds	10,000 00	75	7,500 00
Nashua Card & Glazed Paper Co. 6 per cent. bonds	10,000 00	100	10,000 00
Grand Forks Gas & Electric Co. 6 per cent. bonds	5,000 00	100	5,000 00
Minneapolis General Electric Co. 6 per cent. bonds	25,000 00	100	25,000 00
Swift & Co., Chicago, 6 p. ct. bds.	25,000 00	102	25,500 00
New England Cotton Yarn Co. 5 per cent. bonds	22,000 00	104	22,880 00
Suncook Valley R. R. stock	4,000 00	120	4,800 00
Pennsylvania R. R. stock	50,000 00	125	62,500 00
N. Y. C. & H. R. R. R. stock	50,000 00	125	62,500 00
N. Y., N. H. & H. R. R. stock	40,000 00	200	80,000 00
Norwich & Worcester R. R. stock.	5,000 00	200	10,000 00
Pemigewasset Valley R. R. stk.	26,000 00	125	32,500 00
Boston & Albany R. R. stock	20,000 00	240	48,000 00
Boston & Maine R. R. com. stk.	20,000 00	190	38,000 00
Boston & Maine R. R. pref. stk.	10,000 00	150	15,000 00
Concord & Montreal R. R. Class 1 stock	15,000 00	190	28,500 00
Concord & Montreal R. R. Class 2 stock	2,500 00	190	4,750 00
Concord & Montreal R. R. Class 4 stock	20,000 00	190	38,000 00
Delaware & Hudson Canal Co. stk.	30,000 00	110	33,000 00
Maine Central R. R. stock	10,000 00	160	16,000 00
Northern R. R. N. H., stock	13,000 00	160	20,800 00
Fitchburg R. R. pref. stock	10,000 00	115	11,500 00
Pittsburg, Fort Wayne & Chicago R. R. pref. stock	20,000 00	175	35,000 00
Chicago, Bur. & Quincy R. R. stk.	77,400 00	115	89,010 00
Illinois Central R. R. stock	50,000 00	105	52,500 00
Chicago, Rock Island & Pacific R. R. stock	22,000 00	100	22,000 00
Chicago Junction Rys. & Union Stock Yards Co. pref. stock	20,000 00	125	25,000 00
Chicago & Northwestern R. R. com. stock	40,000 00	150	60,000 00
Chicago, Milwaukee & St. Paul R. R. pref. stock	10,000 00	150	15,000 00
Chicago, Milwaukee & St. Paul R. R. common stock	10,000 00	120	12,000 00
Merchants' National Bank, Manchester, N. H., stock	13,000 00	125	16,250 00
Pemigewasset National Bank, Plymouth, N. H., stock	6,000 00	130	7,800 00
Berlin National Bank, Berlin, N. H., stock	2,500 00	125	3,125 00
First Nat. Bank, Peterborough, N. H., stock	5,000 00	130	6,500 00
First National Bank, Concord, N. H., stock	8,000 00	300	24,000 00
Laconia National Bank, Laconia, N. H., stock	1,700 00	100	1,700 00
Lancaster National Bank, Lancaster, N. H., stock	5,000 00	120	6,000 00
Lancaster Trust Co., Lancaster, N. H., stock	2,500 00	100	2,500 00
Exeter Banking Co., Exeter, N. H., stock	1,000 00	110	1,100 00
Amoskeag Manf. Co., Manchester, N. H., stock	10,000 00	160	16,000 00
Amory Manf. Co. stock	5,000 00	120	6,000 00
Manchester Mills, Manchester, N. H., stock	34,400 00	100	34,400 00
Stark Mills, Manchester, N. H., stock	10,000 00	100	10,000 00
Quincy R. R. Bridge Co. stock	20,000 00	190	38,000 00
Pullman Palace Car Co. stock	20,000 00	175	52,500 00

	Par value.	Carried at.	Market value.	
Manchester, N. H., Gas-Light Co. stock	$2,000 00	600	$12,000 00	
American Express Co. stock	10,000 00	135	13,500 00	
Adams Express Co. stock	10,000 00	110	11,000 00	
Total par and market values	$1,728,000 00	.....	$2,119,205 00	$2,119,205 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Swift Refrigerator Trans. Co. stk.	$25,000 00	$32,500 00	$25,000 00	
Exeter Mfg. Co. pref. stock	21,300 00	21,300 00	25,000 00	
Exeter Mfg. Co. bonds	12,000 00	12,000 00		
A. V. Eaton mtg. note bonds	4,000 00	4,000 00	3,300 00	
Chicago, Burl. & Quincy R. R. stk.	11,000 00	13,200 00	11,000 00	
Boston & Albany R. R. stock	10,000 00	24,000 00	20,000 00	
Concord & Montreal R. R. stk.	12,700 00	24,130 00	20,000 00	
Total amounts	$96,000 00	$131,130 00	$104,300 00	
				104,300 00
Cash in office, $375.66; in bank, $109,939.34; total				107,315 00
Gross premiums in due course of collection				218,934 89
Guaranty fund			$3,000 00	
Aggregate amount of all actual available Assets				$3,358,308 96

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$65,103 89	
Losses unadjusted, including all reported and supposed losses	84,765 00	
Losses resisted, including interest, cost and expenses	7,800 00	
Net amount of unpaid losses and claims		$157,668 89
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$394,004 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	735,773 67	
Total unearned premiums		1,129,778 64
All other liabilities, viz.: Commissions and brokerage, $54,733.72; reinsurance, $43,800.45; total		98,534 17
Total liabilities, except capital and net surplus		$1,385,981 70
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		972,327 26
Aggregate Liabilities, including paid up capital and net surplus		$3,358,308 96

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,549,883 05	
Deduct reinsurance, rebate and return premiums	352,405 74	
Net cash received for premiums (all fire)		$1,197,477 31
Interest received on bonds and mortgages		34,812 70
Interest and dividends received from all other sources		105,458 01
Received for rent		11,402 59
Received from all other sources		10,277 10
Aggregate Receipts during the year in cash		$1,359,427 71

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$855,818 16	
Deduct salvages and reinsurances	122,535 86	
Net amount paid for losses (all fire)		$733,282 30

Dividends paid	$100,000 00
Commissions and brokerage	268,844 14
Salaries and other charges of officers, clerks and other employes	59,273 61
State, national and local taxes	50,006 86
All other disbursements	74,123 40
Aggregate Disbursements during the year in cash	**$1,285,530 31**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$152,655,251	$2,020,230 05
Written or renewed in 1899	144,652,453	1,581,194 56
Totals	$297,307,704	$3,601,424 61
Deduct expirations and cancellations	119,061,150	1,349,894 17
In force December 31, 1899	$178,246,554	$2,251,530 44
Deduct amount reinsured	8,576,820	85,074 77
Net amount in force	$169,669,734	$2,166,455 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$48,729,930	$788,010 88	1-2	$394,005 44
1898	Two years	1,615,247	15,423 20	1-4	3,855 80
1899	Two years	1,557,718	15,491 11	3-4	11,618 34
1897	Three years	16,119,146	212,240 32	1-6	35,373 38
1898	Three years	17,967,429	243,917 20	1-2	121,958 60
1899	Three years	26,959,364	267,415 54	5-6	222,846 29
1896	Four years	1,093,437	10,402 47	1-8	1,300 31
1897	Four years	1,033,869	9,790 12	3-8	3,671 29
1898	Four years	1,294,866	12,007 80	5-8	7,504 87
1899	Four years	1,311,889	12,931 23	7-8	11,314 83
1895	Five years	8,295,234	92,570 27	1-10	9,257 02
1896	Five years	9,681,920	104,217 69	3-10	31,265 30
1897	Five years	9,983,716	102,514 67	1-2	51,257 33
1898	Five years	11,614,546	135,105 10	7-10	94,573 57
1899	Five years	12,411,423	144,418 07	9-10	129,976 27
Totals		$169,669,734	$2,166,455 67	.....	$1,129,778 64

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$16,713,336 50
Total losses paid since organization	8,947,864 72
Total cash dividends declared since the Company commenced business	1,173,000 00
Total par value of the Company's stock owned by the directors	243,600 00
Total amount of fire losses incurred during the year	763,204 97

Business in the State of New York during the year.

Fire risks written	$22,343,880 00
Premiums received	162,634 89
Losses paid	133,805 89
Amount of losses incurred	145,587 09
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	602 07
Amount of taxes paid to various fire departments	2,370 28

NORTH AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated December 19, 1872; commenced business January 1, 1873.]

EUGENE E. PATRIDGE, President. CHARLES E. MACULLAR, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$38,300 00
Loans on bond and mortgage (first liens)	80,850 00
Interest due and unpaid on bond and mortgage loans	62 50
Interest accrued thereon	1,166 11

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of Newton, Mass., 4 per cent. bonds	$15,000 00	117½	$17,625 00	
Chicago, Mil. & St. Paul R. R. Co. 7 per cent. bonds	5,000 00	166	8,300 00	
Chicago Bur. & Quincy R. R. Co. 4 per cent. bonds	5,000 00	100	5,000 00	
Kansas City, Memph. & Bir. R. R. Co. 4 per cent. bonds	2,500 00	93	2,325 00	
Kansas City, Memph. & Bir. R. R. Co. 5 per cent. income bonds	4,500 00	47	2,115 00	
Central R. R. Co. of Vt. 4 per cent. bonds	5,000 00	90	4,500 00	
Ogdensburg & L. Champlain R. R. Co. 4 per cent. bonds	4,000 00	100	4,000 00	
Boston & Maine R. R. Co. 4½ per cent bonds	10,000 00	129½	12,950 00	
Union Pacific R. R. Co. 4 per cent. bonds	15,000 00	102⅛	15,318 75	
Boston (in liquidation) National Bank stock	13,000 00	5	690 00	
Exchange National Bank stock	1,700 00	146½	2,490 50	
Eliot National Bank stock	5,000 00	143	7,150 00	
Globe National Bank stock	9,500 00	.....	.....	
Hide & Leather Nat. Bank stock	2,900 00	115	3,335 00	
Merchants' National Bank stock	15,000 00	170	25,500 00	
Old Boston National Bank stock	14,300 00	119¾	17,124 25	
Shoe & Leather Nat. Bank stock	5,000 00	120¼	6,012 50	
State National Bank stock	10,000 00	115	11,500 00	
Suffolk National Bank stock	6,700 00	109	7,303 00	
Northern R. R. Co. common stock	5,000 00	162	8,100 00	
Central R. R. of Vt. com. stock	400 00	8	32 00	
Total par and market values	$155,300 00	.....	$161,371 00	161,371 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Boston Cons. R. R. Co. 5 p. c. bds.	$25,000 00	$27,500 00	$25,000 00	
Chicago, Bur. & Quincy R. R. Co. 7 per cent. bonds	15,000 00	16,500 00	15,000 00	
American Bell Tel. Co. stock	5,000 00	17,200 00	25,000 00	
Chicago, Mil. & St. Paul R. R. Co. stock	10,000 00	11,500 00		
Chicago, Bur. & Quincy R. R. Co. stock	10,000 00	12,300 00	15,000 00	
Union Pacific R. R. Co. pref. stock	10,000 00	7,300 00		
Total amounts	$75,000 00	$92,300 00	$80,000 00	80,000 00

Cash in office, $815.77; in bank, $4,231.66; total	5,047 43
Interest due and accrued on stocks and bonds	1,418 37
Gross premiums in due course of collection	22,044 91
All other assets, viz.: Rents due and accrued, $272.00; due for reinsurance on losses paid, $239.40; total	511 40
Aggregate amount of all actual available Assets	**$390,771 72**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$3,169 90	
Losses unadjusted including all reported and supposed losses	11,011 01	
Total amount of claims for losses	$14,180 91	
Deduct reinsurance thereon	2,321 12	
Net amount of unpaid losses and claims		$11,859 79
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$87,588 02	
Unearned premiums, *pro rata*, on fire risks running more than one year	51,733 75	
Total unearned premiums		139,321 77
Cash dividends to stockholders, unpaid		96 00
All other liabilities, viz.: Commissions and brokerage, $3,310.73; return premiums, $512.50; total		3,823 23
Total liabilities, except capital and net surplus		$155,100 79
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		35,670 93
Aggregate Liabilities, including paid up capital and net surplus		$390,771 72

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$212,580 88	
Deduct reinsurance ($24,993.61) rebate and return premiums	49,216 15	
Net cash received for premiums (all fire)		$163,364 73
Interest received on bonds and mortgages		4,413 41
Interest and dividends received from all other sources		8,694 40
Received for rent		1,811 05
Received from all other sources, viz.: Profit on investments.		4,882 16
Aggregate Receipts during the year in cash		$183,165 75

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$113,560 36	
Deduct salvages and reinsurances	17,358 29	
Net amount paid for losses (all fire)		$96,202 07
Dividends paid		11,904 00
Commissions and brokerage		31,981 80
Salaries and other charges of officers, clerks and other employes		20,100 00
State, national and local taxes		3,499 55
All other disbursements		9,522 80
Aggregate Disbursements during the year in cash		$173,210 22

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$30,211,571	$292,980 50
Written or renewed in 1899	25,193,384	216,044 10
Total	$55,404,955	$509,024 60
Deduct expired	18,396,067	171,489 90
In force at end of year	$37,008,888	$337,534 70
Deduct reinsured	4,552,205	49,828 98
Net amount in force	$32,456,683	$287,705 72

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$18,691,577	$175,176 04	1-2	$87,588 02
1898	Two years	887,316	735 95	1-4	183 98
1899	Two years	301,700	259 16	3-4	192 87
1897	Three years	990,400	8,990 00	1-6	1,498 33
1898	Three years	950,225	8,010 00	1-2	4,005 00
1899	Three years	850,120	4,250 05	5-6	3,541 76
1896	Four years	90,186	970 26	1-8	121 28
1897	Four years	50,175	450 15	3-8	168 81
1898	Four years	73,219	500 05	5-8	312 53
1899	Four years	30,700	230 15	7-8	201 38
1895	Five years	1,890,210	18,395 25	1-10	1,839 52
1896	Five years	1,750,000	17,920 16	3-10	5,376 04
1897	Five years	2,300 550	22,860 15	1-2	11,430 07
1898	Five years	1,750,205	16,010 25	7-10	11,207 17
1899	Five years	1,850,100	12,950 10	9-10	11,655 01
Totals		$32,456,683	$287,705 72	.....	$139,321 77

Answers to General Interrogatories.

Total premiums since organization of the Company	$3,334,488 57
Total losses paid since organization	2,672,188 95
Total cash dividends declared since the Company commenced business	369,000 00
Total par value of the Company's stock owned by the directors	55,800 00
Total amount of fire losses incurred during the year	101,960 36

Business in the State of New York during the year.

Fire risks written	$4,369,255 00
Premiums received	16,279 51
Losses paid	10,054 36
Amount of losses incurred	10,960 82

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized February 20, 1869; commenced business July 1, 1869.]

ALFRED JAMES, President. A. F. JAMES, Secretary.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$979,156 67
Interest accrued thereon		7,527 30

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. gold bonds	$200,000 00	114	$228,000 00	
C., M. & St. Paul Ry. 4 per cent. 1st mortgage bonds	100,000 00	108	108,000 00	
C., M. & St. Paul Ry. 6 per cent. 1st mtge. bds. (Chi. & Pac. Div.)	50,000 00	118	59,000 00	
Milwaukee & Northern Ry. 6 per cent. 1st mtge. bonds	50,000 00	118	59,000 00	
Chicago & Northwestern Ry. 7 per cent. 1st mtge. bonds	100,000 00	108	108,000 00	
Milwaukee, Lake Shore & Western Ry. 6 per cent. 1st mtge. bonds.	50,000 00	132	66,000 00	
C., B. & Q. 7 per cent. 1st mtge. bonds	50,000 00	110	55,000 00	
Atchison, Topeka & Santa Fe Ry. 4 per cent. 1st mtge. bonds	100,000 00	97	97,000 00	
Southern Ry. 5 per cent. bonds	100,000 00	106	106,000 00	
Union Pacific Ry. 4 per cent. bds.	100,000 00	103	103,000 00	
Northern Pacific Ry. 4 per ct. bds.	100,000 00	101	101,000 00	
Pittsburg, C., C. & St. Louis Ry. 4 per cent. bonds	50,000 00	105	52,500 00	
Milwaukee General City 4 per cent. bonds	34,000 00	103	35,020 00	
Milwaukee 4 p. ct. water bds.	26,000 00	103	26,780 00	
Milwaukee 7 p. ct. water bonds	2,000 00	100	2,000 00	
Milwaukee 5 per cent. street improvement bonds	34,000 00	108	36,720 00	
Chicago 5 per cent. sanitary district bonds	50,000 00	105	52,500 00	
Waukesha 5 per ct. sewerage bds.	30,000 00	105	31,500 00	
Baltimore & Ohio Ry. 4 per cent. bonds	50,000 00	97	48,500 00	
Baltimore & Ohio Ry. 3½ per cent. bonds	50,000 00	94	47,000 00	
Total par and market values	$1,326,000 00	.....	$1,422,520 00	1,422,520 00

Cash in office, $8,155.79; in bank, $144,797.95; total	152,953 74
Interest accrued on stocks and bonds	3,999 99
Gross premiums in due course of collection	180,988 63
Aggregate amount of all actual available Assets	**$2,747,146 33**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$5,488 04	
Losses unadjusted, including all reported and supposed losses	39,866 92	
Losses resisted, including interest, cost and expenses	5,979 64	
Total amount of claims for losses	$51,334 60	
Deduct reinsurance thereon	2,048 41	
Net amount of unpaid losses and claims		$49,286 19

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$224,570 46	
Unearned premiums, *pro rata*, on fire risks running more than one year	947,887 55	
Total unearned premiums		$1,172,458 01
All other liabilities, viz.: Commissions and brokerage, $45,247.15; reinsurance, $5,578.64; due special agents, $1,827.54; due attorneys, $350; total		53,003 33
Total liabilities, except capital and net surplus		**$1,274,747 53**
Joint-stock capital paid up in cash		**600,000 00**
Surplus beyond all liabilities		**872,398 80**
Aggregate Liabilities, including paid up capital and net surplus		**$2,747,146 33**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,151,289 54	
Deduct reinsurance ($102,233.79), rebate and return premiums	204,461 06	
Net cash received for premiums (all fire)		$946,828 48
Interest received on bonds and mortgages		48,034 64
Interest and dividends received from all other sources		63,978 25
Received from all other sources, viz.: Profit on bonds sold, in excess of book value		52,930 83
Aggregate Receipts during the year in cash		**$1,111,772 20**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$515,888 22	
Deduct salvages and reinsurances	14,253 74	
Net amount paid for losses (all fire)		$501,634 48
Dividends paid		78,000 00
Commissions and brokerage		221,269 24
Salaries and other charges of officers, clerks and other employes		112,092 78
State, national and local taxes		34,386 26
All other disbursements, viz.: Rent, $11,783; Insurance Department fees $7,193.60; municipal licenses, $1,253.29; advertising, printing and stationery, $6,770.86; legal expenses, $350; miscellaneous, $37,139.32; loss of ledger assets, $327.25; total		64,817 32
Aggregate Disbursements during the year in cash		**$1,012,200 08**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$223,722,484	$2,312,611 19
Written or renewed in 1899	115,412,419	1,152,508 99
Totals	$339,134,903	$3,465,120 18
Deduct expirations and cancellations	97,953,633	1,039,060 16
In force December 31, 1899	$241,181,270	$2,426,060 02
Deduct amount reinsured	17,013,304	*166,703 84
Net amount in force	$224,167,966	$2,259,356 18

*Of this amount $643.27 is not allowed by the Insurance Law.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$43,075,737	$449,140 93	1-2	$224,570 46
1897.....	Three years	35,292,170	339,381 54	1-6	56,563 59
1898.....		45,935,877	430,903 97	1-2	215,451 98
1899.....		43,488,169	384,772 38	5-6	320,643 64
1895.....	Five years	6,812,487	90,676 53	1-10	9,067 65
1896.....		10,338,042	124,775 91	3-10	37,432 76
1897.....		12,365,832	142,775 25	1-2	71,387 62
1898.....		13,230,583	149,481 68	7-10	104,637 12
1899.....		13,629,069	147,447 99	9-10	132,703 19
Totals		$224,167,966	$2,259,356 18	.....	$1,172,458 01

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$15,963,234 46
Total losses paid since organization.....	7,938,246 73
Total cash dividends declared since the Company commenced business.	1,497,000 00
Total dividends declared payable in stock since organization.....	174,000 00
Total par value of the Company's stock owned by the directors.....	304,900 00
Total amount of fire losses incurred during the year.....	475,543 69

Business in the State of New York during the year.

Fire risks written	$7,404,969 00
Premiums received	46,317 99
Losses paid	38,239 94
Amount of losses incurred.....	40,045 40
Amount of taxes paid to various fire departments.....	905 49

NORWALK FIRE INSURANCE COMPANY.

NORWALK, CONN.

[Organized 1859; commenced business May, 1860.]

ARCHIBALD G. McILWAINE, Jr., President. FERRIS E. SHAW, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 3 per cent. reg. (war loan) bonds	$75,000 00	108½	$81,375 00
U. S. 4 per cent. reg. bonds	50,000 00	133⅓	66,666 67
State of Conn. 3 per cent. (reg.) bonds	5,000 00	100	5,000 00
New Britain, Conn., 4 per cent. sewer fund bonds	25,000 00	106⅓	26,583 33
New London, Conn., 4 per cent. school bonds	5,000 00	111⅔	5,583 34
Norwalk, Conn., 4 per cent. bds.	25,000 00	115	28,750 00
South Norwalk, Conn., 4 per cent. water bonds	25,000 00	111	27,750 00
Willimantic, Conn., 4 per cent. city bonds	20,000 00	105	21,000 00
Central R. R. of N. J. 5 per cent. gen. mtge. reg. gold bonds	40,000 00	115	46,000 00
Chesapeake & Ohio R. R. Co. 5 per ct. 1st con. mtge. reg. gold bds.	7,500 00	113 1-6	8,487 50
Chicago, Bur. & Quincy R. R. Co. 7 p. ct. 1st mtge gold bonds	5,000 00	106½	5,325 00
Chicago & Erie R. R. Co. 5 p. ct. 1st mtge. reg. gold bonds	10,000 00	11 1-6	11,116 67
Chi., Mil. & St. Paul Ry. Co. (Chi. & Pac., West. Div.) 5 per cent. 1st mortgage gold bonds	15,000 00	116	17,400 00
Ill. Central R. R. Co. (West. Lines) 4 per cent. 1st mortgage reg. gold bonds	25,000 00	109⅓	27,333 33
Lehigh Valley Terminal R. R. Co. 5 p. ct. 1st mtge. reg. gold bds.	12,000 00	110¼	13,230 00
Milwaukee, Lake Shore & Western R. R. Co. 6 per cent. 1st mtge. reg. gold bonds	3,000 00	135	4,050 00
N. Y. C. & H. R. R. (Lake Shore Collateral) 3½ p. c. reg. gold bds.	6,000 00	93 13-24	5,612 50
N. Y., Sus. & West. R. R. Co. 5 p. c. 1st mtge. reg. gold bonds	3,000 00	105½	3,165 00
Phila. & Reading Term. R. R. Co. 5 p. c. 1st mtge. reg. gold bonds.	10,000 00	121 1-6	12,116 66
St. Paul, Minneapolis & Manitoba Ry. Co. 4½ p. c. con. mtge. gold bonds	25,000 00	108½	27,125 00
St. Louis & Iron Mountain Ry. Co. 5 p. c. gen. con. railway and land grant gold bonds	10,000 00	107¾	10,775 00
West Shore R. R. Co. 4 p. c. 1st mtge. reg. bonds	20,000 00	108	21,600 00
Chic., Burl. & Quincy R. R. Co. stock	2,500 00	122 1-6	3,054 16
Chic., Mil. & St. Paul R. R. Co. stock	2,500 00	169¾	4,243 75
Chic., Mil. & St. Paul R. R. Co. stock	4,000 00	118	4,720 00
Chic., Rock Island & Pacific R. R. Co. stock	3,600 00	106⅔	3,840 00
N. Y., Lack. & West. R. R. Co. stock	5,000 00	132¾	6,637 50
Central National Bank of Norwalk, Conn., stock	1,500 00	97	1,455 00

	Par value.	Carried at.	Market value.	
Fairfield County National Bank of Norwalk, Conn., stock	$800 00	47	$376 00	
National Bank of Norwalk, Conn., stock	1,800 00	97	1,746 00	
Fourth National Bank of New York stock	4,000 00	171½	6,860 00	
German-American Bank of New York stock	1,125 00	112½	1,265 63	
Total par and market values	$448,325 00	.....	$510,243 04	$510,243 04
Cash in office, $1,881.02; in bank, $12,714.91; total				14,595 93
Interest due and accrued on stocks and bonds				5,967 71
Gross premiums in due course of collection				35,988 10
All other assets, viz.: Due for reinsurance on losses paid				7 00
Aggregate amount of all actual available Assets				$566,801 78

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$726 00	
Losses unadjusted, including all reported and supposed losses	23,927 00	
Losses resisted, including interest, cost and expenses	4,200 00	
Total amount of claims for losses	$28,853 00	
Deduct reinsurance thereon	572 00	
Net amount of unpaid losses and claims		$28,281 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$58,253 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	57,350 52	
Total unearned premiums		115,603 95
Balances due other companies		2,711 83
All other liabilities, viz.: Commissions and brokerage, $7,525.24; reinsurance, $7,537.79; total		15,063 03
Total liabilities, except capital and net surplus		$161,659 81
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		205,141 97
Aggregate Liabilities, including paid up capital and net surplus		$566,801 78

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$246,026 78	
Deduct reinsurance ($17,845.61), rebate and return premiums	99,023 90	
Net cash received for premiums (all fire)		$147,002 88
Interest and dividends received from all other sources		18,802 45
Aggregate Receipts during the year in cash		$165,805 33

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$115,650 85	
Deduct salvages and reinsurances	14,442 61	
Net amount paid for losses (all fire)		$101,208 24
Commissions and brokerage		34,952 56
Salaries and other charges of officers, clerks and other employes		11,631 96
State, national and local taxes		6,051 89
All other disbursements, viz.: Rent, $1,550.73; advertising, printing and stationery, $1,334.16; internal revenue, $481.73; all other payments, $5,548.02; total		8,914 64
Aggregate Disbursements during the year in cash		$162,759 29

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$29,182,058	$213,139 98
Written or renewed in 1899	34,741,440	261,940 09
Totals	$63,923,498	$475,080 07
Deduct expirations and cancellations	25,274,730	176,101 15
In force December 31, 1899	$38,648,768	$298,978 92
Deduct amount reinsured	8,851,724	81,665 68
Net amount in force	$29,797,044	$217,313 24

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$12,879,793	$116,506 87	1-2	$58,253 43
1898	Two years	330,738	1,045 41	1-4	261 35
1899	Two years	534,739	2,115 86	3-4	1,586 89
1897	Three years	2,333,281	13,934 69	1-6	2,322 44
1898	Three years	5,126,733	23,684 40	1-2	11,842 20
1899	Three years	4,427,929	23,248 96	5-6	19,354 13
1896	Four years	94,671	734 11	1-8	91 76
1897	Four years	128,465	1,140 10	3-8	427 53
1898	Four years	144,815	1,248 71	5-8	780 45
1899	Four years	90,806	498 91	7-8	436 55
1895	Five years	87,083	1,220 41	1-10	122 04
1896	Five years	651,816	6,898 50	3-10	2,069 55
1897	Five years	621,464	6,223 24	1-2	3,111 62
1898	Five years	1,538,932	9,852 39	7-10	6,896 67
1899	Five years	778,827	8,648 55	9-10	7,783 69
	Over five years	26,902	312 13	Pro rata	263 65
Totals		$29,797,044	$217,313 24	.....	$115,603 95

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,064,286 12
Total losses paid since organization	466,424 06
Total cash dividends declared since the Company commenced business	122,425 00
Total par value of the Company's stock owned by the directors	2,700 00
Total amount of fire losses incurred during the year	109,086 37

Business in the State of New York during the year.

Fire risks written	$7,954,509 00
Premiums received	36,634 19
Losses paid	36,652 64
Amount of losses incurred	38,933 64
Amount of taxes paid to various fire departments	307 82

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June, 1867; commenced business January, 1872.]

CHARLES B. WHITING, President. JAMES U. TAINTOR, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$88,165 12
Loans on bond and mortgage (first liens)	230,209 66
Interest due and unpaid on bond and mortgage loans	6,228 63
Interest accrued thereon	923 32

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Georgia State 4½ per cent. bds.	$25,000 00	121	$30,250 00
County of Coffey, Kan., 6 p. c. bds.	10,000 00	106	10,600 00
County of Finney, Kan., 6 per ct. bonds	10,000 00	110	11,000 00
County of Kidder, Dak., 7 per ct. bonds	5,000 00	104	5,200 00
County of Wichita, Kan., 6 per ct. bonds	4,000 00	100	4,000 00
County of Pierce, Washington, 6 per cent. bonds	10,000 00	110	11,000 00
County of Glynn, Ga., 5 p. c. bds.	10,000 00	110	11,000 00
County of White, Tenn., 6 per ct. bonds	4,000 00	102	4,080 00
City of Evansville, Ind., 4 per ct. bonds	20,000 00	103	20,600 00
City of Richmond, Va., 8 per cent. bonds	24,000 00	133	31,920 00
City of Norfolk, Va., 5 p. c. bds.	20,000 00	110	22,000 00
City of Sioux Falls, Dak., 7 per ct. bonds	13,000 00	110	14,300 00
City of Wichita Falls, Tex., 6 per cent. bonds	8,500 00	90	7,650 00
City of Fort Worth, Tex., 5 per cent. bonds	10,000 00	105	10,500 00
City of Fayetteville, N. C., 5 per cent. bonds	10,000 00	108	10,800 00
Town of Thomaston, Conn., 4 per cent. bonds	15,000 00	105	15,750 00
Medicine Lodge Township, Barber Co., Kan., 6 per cent. bonds	5,000 00	100	5,000 00
Bethany Township, Osborne Co., Kan., 6 per cent. bonds	3,500 00	106	3,710 00
Oswego Township, Labette County Kan., 6 per cent. bonds	5,000 00	102	5,100 00
Precinct of Stanton, Neb., 6 per cent. bonds	8,000 00	106	8,480 00
Precinct of Beaver, Neb., 6 per ct. bonds	5,000 00	108	5,400 00
Vermont Val. R. R. Co. 5 p. c. bds.	25,000 00	110	27,500 00
Pittsburgh, Cleveland & Toledo R. R. Co 6 per cent. bonds	10,000 00	107	10,700 00
C., C., Cin. & Indianapolis R. R. Co. 7 per cent. bonds	25,000 00	135	33,750 00
C., C., Cin. & Indianapolis R. R. Co. 6 per cent. bonds	10,000 00	132	13,200 00
Morris & Essex R. R. (1st con.) guar. 7 per cent. bonds	10,000 00	142	14,200 00
Chi., Mil. & St. P. R. R. (I. & D. ext.) 7 per cent. bonds	20,000 00	166	33,200 00
Dayton & Michigan R. R. Co. 5 per cent. bonds	25,000 00	113	28,250 00
Terre Haute & Logansport R. R. Co. 6 per cent. bonds	4,000 00	110	4,400 00
Ohio & West Virginia R. R. Co. 7 per cent. bonds	3,000 00	118	3,540 00

	Par value.	Carried at.	Market value.
Columbus & Toledo R. R. Co. 7 per cent. bonds	$13,000 00	114	$14,820 00
Cin., Jackson & Mackinaw R. R. Co. 4 per cent. bonds	12,000 00	50	6,000 00
East Tennessee, Virginia & Ga. R. R. Co. 5 per cent. bonds	15,000 00	116	17,400 00
Southern R. R. Co. 5 per cent. bds.	10,000 00	108	10,800 00
Detroit, Grand Rapids & Western R. R. Co. 4 per cent. bonds	10,000 00	94	9,400 00
Hartford St. Ry. Co. 5 p. c. bds.	40,000 00	104	41,600 00
Anderson, Ind., Elec. St. Ry. Co. 6 per cent. bonds	10,000 00	103	10,300 00
Phila. & Reading R. R. Co. ter. 5 per cent.	10,000 00	121	12,100 00
Atchison, Topeka & Santa Fe R. R. Co. 4 per cent. bonds	10,000 00	98	9,800 00
Atchison, Topeka & Santa Fe R. R. Co. adj. 4 per cent. bonds	4,000 00	79	3,160 00
Chic., Burlington & Quincy R. R. Co. 5 per cent. bonds	3,100 00	132	4,092 00
Chic., Burlington & Quincy R. R. Co. 7 per cent. bonds	2,000 00	113	2,260 00
Chic., Burlington & Quincy R. R. Co. 3½ per cent. bonds	5,000 00	103	5,150 00
N. Y., N. H. & H. R. R. convertible 4 per cent. bonds	32,200 00	188	60,536 00
Norfolk & Western R. R. Co. 4 per cent. bonds	10,000 00	89	8,900 00
Cleveland Terminal & Valley R. R. Co guar. 4 per cent. bonds	10,000 00	90	9,000 00
Cin., Dayton & Ironton R. R. Co. guar. 5 per cent. bonds	10,000 00	113	11,300 00
Kanawha & Michigan R. R. Co. 4 per cent. bonds	25,000 00	82	20,500 00
Chi., Rock Island & Pacific R. R. Co. 4 per cent. bonds	20,000 00	105	21,000 00
W. Chic. St. R. R. Tunnel Co. 5 per cent. bonds	10,000 00	106	10,600 00
Minneapolis & St. Louis R. R. Co. 5 per cent. bonds	10,000 00	111	11,100 00
Minneapolis & St. Louis R. R. Co. 4 per cent. bonds	20,000 00	95	19,000 00
Savannah, Fla. & West. R. R. Co. 5 per cent. bonds	10,000 00	123	12,300 00
Illinois Cent. R. R. Co., (Louisville Division) 3½ per cent. bonds	20,000 00	100	20,000 00
Lehigh & N. Y. R. R. Co. 4 per cent. bonds	10,000 00	98	9,800 00
Wilmar & Sioux Falls Ry. Co. 5 per cent. bonds	15,000 00	120	18,000 00
Seaboard & Roanoke R. R. Co. 5 p. cent. bonds	20,000 00	110	22,000 00
Ga. R. R. & Banking Co. 5 p. c. bds.	10,000 00	118	11,800 00
Cent. of Ga. R. R. Co., Macon & Northern Division 5 per cent. bds.	20,000 00	100	20,000 00
Brooklyn Wharf & Warehouse Co. 5 per cent. bonds	25,000 00	75	18,750 00
Territory of Arizona Funding 5 per cent. bonds	25,000 00	107	26,750 00
Iowa Mort. Co. trust debenture 6 per cent. notes	2,000 00	50	1,000 00
Rutland & Grafton Dist., Ill., 6 per cent. bonds	2,000 00	100	2,000 00
First Baptist Church, Nashville, Tenn., 5 per cent. bonds	11,500 00	100	11,500 00
Alexandria, Ind., water works 6 per cent. bonds	9,000 00	108	9,720 00
Arizona Water Co. 5 per cent. bds.	2,000 00	100	2,000 00
Arizona Water Co., income 5 per cent. bonds	3,333 33	25	833 33
Kansas 6 per cent. school bonds	6,250 00	105	6,562 50
Kansas 7 per cent. school bonds	12,000 00	107	12,840 00
Nebraska 7 per cent. school bonds.	5,266 69	106	5,582 69
Dakota 8 per cent. school bonds	1,500 00	110	1,650 00
Dakota 7 per cent. school bonds	2,900 00	107	3,103 00
Wyoming Territory 8 p. c. school bonds	3,000 00	112	3,360 00
Colorado 7 per cent. school bonds.	8,000 00	110	8,800 00
Texas 6 per cent. school bonds	15,000 00	106	15,900 00
Washington 6 per cent. school bds.	10,000 00	108	10,800 00
American National Bank of Hart. stock	25,200 00	72	36,288 00

	Par value.	Carried at.	Market value.	
Ætna Nat. Bank of Hartford stock.	$12,200 00	180	$21,960 00	
Charter Oak Nat. B'k of Hart. stk.	13,000 00	92	11,960 00	
Farmers & Mechanics' Nat. Bank of Hartford stock	10,400 00	116	12,064 00	
Mercantile Nat. bank of Hartford stock	15,200 00	3	456 00	
Phœnix Nat. Bank of Hart. stock.	7,400 00	123	9,102 00	
Exchange Nat. Bank of Hartford stock	10,000 00	62	12,400 00	
City Nat. Bank of Hartford stk.	11,300 00	112	12,656 00	
First Nat. Bank of Hartford stk.	7,100 00	116	8,236 00	
Hartford Nat. Bank of Hartford stock	100,000 00	137	137,000 00	
Conn. Trust and Safe Deposit Co of Hartford stock	10,000 00	185	18,500 00	
Thames Nat. Bank of Norwich stk.	20,000 00	150	30,000 00	
First Nat. Bank of Norwich stk.	8,000 00	100	8,000 00	
Rockville Nat. Bank of Rockville stock	400 00	100	400 00	
Mechanics Nat. Bank of N. Y. stk.	7,550 00	200	15,100 00	
Holland Trust Co. of N. Y. stk.	10,000 00	50	5,000 00	
Nat. German Am. Bank of St. P. stock	2,500 00	80	2,000 00	
N. Y., N. H. & Hartford R. R. Co. stock	80,400 00	211	169,644 00	
Pennsylvania R. R. Co. stock	20,200 00	65	26,260 00	
N. Y. C. & H. R. R. R. Co. stock.	22,000 00	131	28,820 00	
Cleveland & Pittsburgh R. R. Co. stock	20,000 00	188	37,600 00	
C., B. & Q. R. R. Co. stock	31,300 00	122	38,186 00	
Illinois Central R. R. Co. stock.	20,000 00	112	22,400 00	
Chi., Rock Island & Pac. R. R. Co. stock	22,000 00	107	23,540 00	
Southern Ry. Co. pref. stock	17,000 00	53	9,010 00	
Chi., & Northwestern R. R. Co. pref. stock	10,000 00	203	20,300 00	
Ren. & Saratoga R. R. Co. guar. stock	10,000 00	191	19,100 00	
Chi. Junc. Ry. & Union Stock Yd. Co. pref. stock	10,000 00	122	12,200 00	
Morris & Essex R. R. Co. guar. stock	10,000 00	182	18,200 00	
Old Colony R. R. Co. guar. stock.	5,000 00	203	10,150 00	
Conn. River R. R. Co. stock	5,000 00	275	13,750 00	
Norfolk & Western R. R. Co. pref. stock	7,500 00	67	5,025 00	
Southwestern R. R. Co. of Georgia stock	10,000 00	110	11,000 00	
Illinois Central R. R. Co. leased lines stock	20,000 00	103	20,600 00	
Northwestern Tele. Co. guar. stk.	15,000 00	118	17,700 00	
American Sugar Refining Co. pref. stock	10,000 00	113	11,300 00	
Adams Express Co. stock	25,000 00	111	27,750 00	
Arizona Water Co. stock	10,000 00	50	5,000 00	
St. Joseph, South Bend & Southern R. R. Co. pref. stock	5,000 00	100	5,000 00	
St. Joseph, South Bend & Southern R. R. Co. stock	20,000 00	25	5,000 00	
Total par and market values.	$1,572,700 02	.....	$1,889,606 52	$1,889,606 52

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Adams Express Co. stock	$2,400 00	$2,664 00	$450 00	
				450 00
Cash in office, $2,798.94; in bank, $41,664.06; total				44,463 00
Interest due and accrued on stocks and bonds				11,345 85
Interest due and accrued on collateral loans				13 50
Gross premiums in due course of collection				243,522 80
All other assets, viz.: Rents due and accrued, $306.78; special cash deposit, New Mexico, $5,000; total				5,306 78
Aggregate amount of all actual available Assets				$2,520,235 18

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$70,803 95	
Losses unadjusted, including all reported and supposed losses	111,387 72	
Losses resisted, including interest, cost and expenses....	17,103 27	
Total amount of claims for losses	$199,294 94	
Deduct reinsurance thereon	17,961 76	
Net amount of unpaid losses and claims		$181,333 18
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$462,919 16	
Unearned premiums, *pro rata*, on fire risks running more than one year	541,703 56	
Unearned premiums, at 50 per cent. on inland navigation risks	11,865 13	
Total unearned premiums		1,016,487 85
Salaries and other miscellaneous expenses, due and accrued.		2,814 15
Borrowed money, due and to become due		40,000 00
All other liabilities, viz.: Commissions and brokerage		39,077 00
Total liabilities, except capital and net surplus		**$1,279,712 18**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		***740,523 00**
Aggregate Liabilities, including paid up capital and net surplus		**$2,520,235 18**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$1,644,454 88	$33,503 30	
Deduct reinsurance ($148,590.29), rebate and return premiums	369,961 02	7,117 17	
	$1,274,493 86	$26,386 13	
Net cash received for premiums			$1,300,879 99
Interest received on bonds and mortgages			10,572 48
Interest and dividends received from all other sources			89,835 18
Received for rent			1,417 60
Aggregate Receipts during the year in cash			**$1,402,705 25**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$1,054,888 42	$32,369 97	
Deduct salvages and reinsurances	112,849 56	4,751 79	
	$942,038 86	$27,618 18	
Net amount paid for losses			$969,657 04
Dividends paid			50,000 00
Commissions and brokerage			266,601 03
Salaries and other charges of officers, clerks and other employes			104,945 33
State, national and local taxes			42,435 77
All other disbursements, viz.: General expense account			86,485 31
Aggregate Disbursements during the year in cash			**$1,520,124 48**

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $737,469.71 by the deduction of $3,053.29 reinsurances not allowed.

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$161,958,466	$1,897,620 36	$929,381	$29,174 31
Written or renewed in 1899....	130,405,487	1,646,161 39	934,160	31,752 90
Totals	$292,363,953	$3,543,781 75	$1,863,541	$60,927 21
Deduct expirations and cancellations	118,288,054	1,511,691 19	1,101,105	37,196 96
In force Dec. 31, 1899..	$174,075,899	$2,032,090 56	$762,436	$23,730 25
Deduct amount reinsured	7,204,435	68,274 95	.....	.....
Net amount in force.	$166,871,464	$1,963,815 61	$762,436	$23,730 25

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less....	$66,470,026	$925,838 32	1-2	$462,919 16
1898.....	Two years	369,637	687 17	1-4	171 79
1899.....		385,729	1,454 66	3-4	1,090 97
1897.....	Three years.....	19,253,674	199,880 02	1-6	33,313 34
1898.....		25,949,386	254,337 06	1-2	127,168 53
1899.....		25,813,072	249,104 43	5-6	207,587 02
1896.....	Four years	680,452	8,478 27	1-8	1,059 78
1897.....		433,158	3,322 63	3-8	1,245 98
1898.....		487,069	3,371 77	5-8	2,107 36
1899.....		466,901	4,205 54	7-8	3,679 85
1895.....	Five years	4,648,128	55,218 69	1-10	5,521 86
1896.....		5,504,932	60,303 15	3-10	18,090 94
1897.....		4,991,332	59,629 14	1-2	29,814 57
1898.....		5,645,014	66,673 57	7-10	46,671 50
1899.....		5,772,954	71,311 19	9-10	64,180 07
Totals		$166,871,464	$1,963,815 61	.....	$1,004,622 72

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$20,796,905 88
Total losses paid since organization.....	12,973,367 81
Total cash dividends declared since the Company commenced business	1,215,000 00
Total dividends declared payable in stock since organization.....	100,000 00
Total par value of the Company's stock owned by the directors.....	54,650 00
Total amount loaned to officers and directors.....	21,950 00
Total amount loaned to stockholders not officers.....	450 00
Total amount of fire losses incurred during the year.....	934,507 08
Total amount of inland marine losses incurred during the year.....	24,151 44

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Virginia	$29,049 00
Georgia	30,250 00
New Mexico	10,000 00
Oregon	50,000 00

Business in the State of New York during the year.

	Fire.	Marine. and Inland.
Risks written	$26,169,667 00	$920,660 00
Premiums received	154,834 82	25,898 29
Losses paid	114,652 03	26,245 23
Amount of losses incurred	125.477 37	23,105 06

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated March, 1825; commenced business April, 1825.]

R. DALE BENSON, President. W. GARDNER CROWELL, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$222,500 00
Loans on bond and mortgage (first liens)	719,900 00
Interest due and unpaid on bond and mortgage loans	2,280 50
Interest accrued thereon	5,932 04

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 4 per cent. bonds	$45,000 00	115	$51,750 00
United States 5 per cent. bonds	50,000 00	114	57,000 00
Philadelphia city loans 6 per cent. bonds	16,000 00	106	16,970 00
St. Louis city 6 per cent. bonds	25,000 00	116	29,000 00
Cincinnati city 7 3-10 per cent. bonds	38,000 00	113	42,940 00
Cincinnati city 7 per cent. bonds	10,000 00	112	11,200 00
City of Springfield, Ill., 5 per cent. funding bonds	35,000 00	109	38,150 00
City of Topeka, Kansas, internal improvement 6 per cent. bonds	6,448 00	100	6,448 00
City of Daton, Ohio, sewer and street paving 5 per cent. bonds	32,000 00	115	36,800 00
City of Dayton, Ohio, paving 6 per cent. bonds	35,000 00	102	35,700 00
City of Columbus, Ohio, High street viaduct 4½ per cent. bds	36,000 00	102	36,720 00
City of Columbus, Ohio, water works loan 5 per cent. bonds	14,000 00	102	14,280 00
City of Quincy, Ill., funding 4½ per cent. bonds	25,000 00	106	26,500 00
City of Sandusky, Ohio, refunding sewer 5 per cent. bonds	9,000 00	101	9,090 00
Newark, Ohio, refunding 5 per cent. bonds	12,000 00	108	12,960 00
City of Duluth, Minn., refunding 4½ per cent. bonds	47,000 00	108	50,760 00
Boro of Sharpsburg, Pa., street improvement 4 per cent. bonds	40,000 00	105	42,000 00
Sanitary District, Chicago, Ill., municipal 4½ per cent. bonds	20,000 00	103	20,600 00
School District of the Borough of Sewickley, Pa., 5 per cent. bds.	24,000 00	108	25,920 00
City of Trenton, N. J., 5 per cent. tax warrants	32,256 00	100	32,256 00
Philadelphia, Wilmington & Baltimore R. R. 4 per cent. stock trust certificates	100,000 00	110	110,000 00
Philadelphia, Wilmington & Baltimore R. R. 4 per cent. stock	15,000 00	107	16,050 00
Philadelphia & Erie R. R. gen. mtge. 5 per cent. bonds	75,000 00	119	89,250 00
Pennsylvania R. R. con. mtge. 5 per cent. bonds	71,000 00	127	90,170 00
Pennsylvania R. R. con. mtge. 6 per cent. bonds	28,000 00	115	32,200 00
Philadelphia & Reading R. R. Co. con. mtge. 7 per cent. bonds	20,000 00	127	25,400 00
Philadelphia & Reading R. R. Co. 1st mtge. 6 per cent. bonds	17,500 00	124	21,700 00
Reading Co. & Philadelphia & Reading Coal & Iron Co. gen. mtge. 4 per cent. bonds	50,000 00	86	43,000 00
Philadelphia & Reading R. R. Term. Co. 50 year 5 per cent. bonds	100,000 00	120	120,000 00

	Par value.	Carried at.	Market value.
Lehigh Valley R. R. Co. 1st mtge. 4½ per cent. bonds	$50,000 00	110	$55,000 00
Lehigh Valley R. R. Co. mtge. and collateral trust 5 per cent. bds.	66,000 00	105	69,300 00
Pennsylvania & New York Canal & R. R. Co. 7 per cent. bonds	22,000 00	116	25,520 00
Pennsylvania & New York Canal & R. R. Co. con. mtge. 4 per cent. bonds	75,000 00	90	67,500 00
Pennsylvania & New York Canal & R. R. Co. con. mtge. 5 per cent. bonds	25,000 00	105	26,250 00
Chicago & Western Indiana R. R. Co. 1st mtge. 6 per cent. bonds	5,000 00	105	5,250 00
Chicago & Western Indiana R. R. Co. gen. mtge. 6 per cent. bds.	125,000 00	120	150,000 00
Chicago, Burlington & Quincy R. R. con. mtge. 7 per cent. bonds	100,000 00	114	114,000 00
Jacksonville Southeastern Ry. Co. 1st mtge. 6 per cent. bonds	11,000 00	100	11,000 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent. bonds	20,000 00	104	20,800 00
St. Paul & Northern Pacific R. R. Co. 6 per cent. gold bonds	50,000 00	126	63,000 00
Pittsburgh, Cincinnati & St. Louis R. R. Co. 7 per cent. bonds	50,000 00	104	52,000 00
Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co. gen. mtge. 6 per cent. bonds	30,000 00	131	39,300 00
New York, Susquehanna & Western R. R. Co. terminal 1st mtge. 5 per cent. bonds	100,000 00	110	110,000 00
Lake Shore & Michigan Southern Ry. Co. con. 2d mtge. 7 per cent. bonds	50,000 00	115	57,500 00
Indianapolis & Vincennes R. R. Co. 1st mtge. 7 per cent. bonds	7,000 00	121	8,470 00
Indianapolis & Vincennes R. R. Co. 2d mtge. 6 per cent. bonds	43,000 00	100	43,000 00
Chicago & Erie R. R. Co. 1st mtge. 5 per cent. gold bonds	50,000 00	114	57,000 00
Baltimore & Potomac R. R. Co. 1st mtge 6 per cent. bonds	15,000 00	122	18,300 00
McKeesport & Belle Vernon R. R. Co. 1st mtge. 6 per cent. bonds	60,000 00	125	75,000 00
Newburgh & New York R. R. Co. 1st mtge. 5 per cent. bonds	15,000 00	115	17,250 00
Northern Central R. R. Co. con. mtge. 6 per cent. bonds	12,000 00	112	13,440 00
Atlantic City R. R. Co. mtge. 5 per cent. bonds	30,000 00	113	33,900 00
Camden Horse R. R. Co. 1st mtge. 5 per cent. bonds	25,000 00	105	26,250 00
Bellefonte Central R. R. Co. 1st mtge. 30-year 5 per cent. bonds	2,500 00	100	2,500 00
Evansville & Terre Haute R. R. Co. 1st gen. mtge. 5 per cent. bonds	25,000 00	104	26,000 00
West Jersey & Seashore R. R. Co. 1st con. mtge. 4 per cent. bonds	28,000 00	120	33,600 00
Terminal R. R. Ass'n of St. Louis 1st mtge. 4½ per cent. bonds	50,000 00	110	55,000 00
Lynn & Boston R. R. 1st mtge. 5 per cent. bonds	50,000 00	111	55,500 00
Pine Creek Ry. Co. 1st mtge. 6 per cent. bonds	50,000 00	132	66,000 00
Chicago & Northwestern Ry. Co. sinking fund 5 per cent. bonds	49,000 00	107	52,430 00
Jacksonville & St. Louis Ry. Co. income mtge. 4 per cent. bonds	36,500 00	40	14,600 00
Jacksonville & St. Louis Ry. Co. con. mtge. 5 per cent. bonds	8,000 00	85	6,800 00
Chicago, Rock Island & Pacific R. R. Co. gen. mtge. 4 per cent. bonds	75,000 00	106	79,500 00
Chicago, Milwaukee & St. Paul Ry. Co. terminal 1st mtge. 5 per cent. bonds	50,000 00	114	57,000 00
Chicago, Hammond & Western R. R. Co. 1st mtge. 6 per cent. bds.	100,000 00	125	125,000 00
Chesapeake & Ohio Ry. Co. 1st con. mtge. 5 per cent. bonds	42,000 00	116	48,720 00

	Par value.	Carried at.	Market value.
Illinois Central Ry. Co. (Louisville Div.) terminal 1st mtge. 3½ per cent. bonds	$50,000 00	101	$50,500 00
Kansas City Suburban Belt. R. R. Co. 1st mtge. 6 per cent. bonds.	20,000 00	92	18,400 00
Western Transit Co. 4½ per cent. bonds	50,000 00	100	50,000 00
Cleveland, Lorain & Wheeling R. R. Co. con. mtge. 5 per cent. bonds	50,000 00	108	54,000 00
Louisville & Nashville R. R. Co. 5-20 collateral trust 4 per cent. bonds	50,000 00	98	49,000 00
Choctaw & Memphis R. R. Co. 1st mtge. 5 per cent. bonds	50,000 00	104	52,000 00
St. Louis, Iron Mountain & Southern Ry. Co. gen. con. railway and land grant mtge. 5 per cent. bonds	50,000 00	110	55,000 00
Baltimore & Ohio R. R. Co. prior lien 3½ per cent. gold bonds	25,000 00	97	24,250 00
Wisconsin Central Ry. Co. 1st mtge. 4 per cent. bonds	50,000 00	89	44,500 00
Hestonville, Mantua & Fairmount Passenger R. R. Co. con. mtge. 5 per cent. bonds	17,000 00	118	20,060 00
Perkiomen R. R. Co. 1st series mtge. 5 per cent. bonds	13,000 00	103	13,390 00
Lehigh Valley Coal Co. 1st mtge. 5 per cent. bonds	50,000 00	100	50,000 00
West Knoxville General Improvement Co. 6 per cent. bonds	20,000 00	120	24,000 00
Lehigh Coal & Navigation Co. 4 per cent. bonds	20,000 00	106	21,200 00
Lehigh Coal & Navigation Co. collateral trust 4½ per cent. bds.	100,000 00	103	103,000 00
Chesapeake & Delaware Canal Co. 1st mtge. 5 per cent. bonds	10,000 00	50	5,000 00
Philadelphia National Bank stock.	20,000 00	210	42,000 00
Philadelphia Bourse stock	700 00	8	112 00
Bellefonte Central R. R. Co. stock.	22,000 00	12½	5,500 00
Reading Co. 2d pref. trust certs.	2,100 00	13½	567 00
Reading Co. common stock	5,000 00	8½	867 00
Grand Rapids & Indiana R. R. Co. stock	21,000 00	25	5,250 00
Total par and market values	$3,326,104 00	.....	$3,615,090 00

$3,615,090 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
First National Bank of Shippensburg, Pa., stock	$1,600 00	$2,880 00	$2,300 00
North Pennsylvania R. R. Co. stk.	3,100 00	6,324 00	3,500 00
Norristown Title, Trust & Safe Deposit Co. stock	5,000 00	9,000 00	6,500 00
Manayunk National Bank stock	1,500 00	2,880 00	2,000 00
Bank of North America, Philadelphia, stock	400 00	1,000 00	500 00
Moorestown National Bank stock	700 00	1,575 00	
Burlington County Safe Deposit & Trust Co. stock	250 00	380 00	2,000 00
Fire Insurance Co., County of Philadelphia, stock	500 00	*600 00	
Western National Bank stock	1,250 00	1,875 00	
Wm. J. McCahan Sugar Refining Co. stock	10,000 00	20,000 00	12,500 00
Norristown Title, Trust & Safe Deposit Co. stock	3,000 00	5,400 00	3,900 00
West Chester Fire Insurance Co. stock	900 00	*2,700 00	*2,200 00
Beacon Light Co., of Chester, Pa., stock	13,750 00	13,750 00	9,500 00
German-American Fire Insurance Co. stock	1,500 00	*7,500 00	
Girard Fire & Marine Insurance Co. stock	500 00	*1,900 00	*6,500 00
Continental Insurance Co., of New York, stock	300 00	*1,650 00	

*Not admitted as an asset.

	Par value.	Market value.	Amount loaned.
Merchants' National Bank stock..	$3,000 00	$3,000 00	$1,500 00
Lehigh Coal & Navigation Co. stk.	5,250 00	4,515 00	
Commonwealth Title & Trust Co. stock	500 00	660 00	5,000 00
Pittsburg, Cincinnati & St. Louis Ry. Co. 7 per cent. bonds	1,000 00	1,050 00	
Bellefonte Central R. R. Co. 1st mtge. 5 per cent. bonds	4,000 00	4,000 00	2,000 00
Atchison, Topeka & Santa Fe R. R. Co. stock	10,000 00	6,000 00	5,000 00
Pennsylvania Canal Co. gen. mtge. 6 per cent. bonds	1,000 00	500 00	
Philadelphia Traction Co. stock	1,250 00	2,350 00	
Reliance Insurance Co. stock	500 00	*700 00	5,000 00
Phila. Electric Co. 5 per cent. bds.	3,000 00	2,940 00	
United Gas Improvement Co. stock	10,000 00	31,000 00	25,000 00
Reading 1st pref. stock	5,000 00	2,600 00	
Union Traction Co. stock	35,000 00	26,600 00	
Union Traction Co. stock	20,000 00	15,200 00	
Metropolitan Street Ry. Co. stock.	10,000 00	17,500 00	
Reading 1st pref. stock	5,000 00	2,600 00	50,000 00
Cambria Steel Co. stock	10,000 00	4,000 00	
Reading Co. stock	10,000 00	1,800 00	
Asphalt Co. of America 5 per cent. bonds	5,000 00	4,200 00	
Electric Co. of America stock	25,000 00	6,500 00	
Union Traction Co. stock	10,000 00	7,600 00	
Welsbach Light Co. stock	1,500 00	16,500 00	
Cambria Steel Co. stock	5,000 00	2,000 00	25,000 00
Bethlehem Steel Co. stock	10,000 00	3,600 00	
Pennsylvania Steel & Maryland Steel Co. 6 per cent. bonds	3,000 00	2,700 00	
Total premiums	$238,250 00	$249,529 00	$169,900 00

	$169,900 00
Cash in office, $4,463.23; in bank, $159,199.04; total	163,662 27
Interest due and accrued on stocks and bonds	1,908 48
Interest due and accrued on collateral loans	1,242 47
Gross premiums in due course of collection	272,890 50
Aggregate amount of all actual available Assets	$5,175,306 21

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$18,696 47	
Losses unadjusted, including all reported and supposed losses	164,954 85	
Losses resisted, including interest, cost and expenses	9,563 76	
Net amount of unpaid losses and claims		$193,215 08
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$760,104 74	
Unearned premiums, *pro rata*, on fire risks running more than one year	796,122 56	
Total unearned premiums		1,556,227 30
Amount reclaimable on perpetual fire policies		840,018 57
Commissions and brokerage		4,000 00
Total liabilities, except capital and net surplus		$2,593,460 95
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		*2,181,845 26
Aggregate Liabilities, including paid up capital and net surplus		$5,175,306 21

*Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $2,175,975.89 by the deduction of $5,869.37 reinsurances not allowed. The Company also takes credit for loans made upon the stock of other fire insurance companies, the par value of which is $15,050. This class of collateral is prohibited by the Insurance Law as an investment for fire insurance companies.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,099,546 93	
Deduct reinsurance ($199,915.99), rebate and return premiums	450,927 27	
Net cash received for premiums (all fire)		$1,648,619 66
Interest received on bonds and mortgages		40,243 47
Interest and dividends received from all other sources		180,354 14
Received for rent		8,170 86
Deposits premiums received on perpetual fire risks	$34,472 94	
Aggregate Receipts during the year in cash		**$1,877,388 13**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,372,986 59	
Deduct salvages and reinsurances	147,457 89	
Net amount paid for losses (all fire)		$1,225,528 70
Dividends paid		100,000 00
Commissions and brokerage		366,463 65
Salaries and other charges of officers, clerks and other employes		93,000 00
State, national and local taxes		71,224 65
All other disbursements		85,924 11
Deposit premiums returned on perpetual risks	$17,768 15	
Aggregate Disbursements during the year		**$1,942,141 11**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$361,868,288	$3,124,844 12
Written or renewed in 1899	215,831,929	2,106,936 86
Totals	$577,700,217	$5,231,780 98
Deduct expirations and cancellations	207,479,931	1,967,731 48
In force December 31, 1899	$370,220,236	$3,264,049 50
Deduct amount reinsured	35,534,622	257,897 15
Net amount in force	$334,685,614	$3,006,152 35
Perpetual risks (not included above)		$37,195,252 00
Premiums on same		920,688 76

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$139,849,763	$1,520,209 48	1-2	$760,104 74
1898	Two years	1,102,835	5,779 03	1-4	1,444 78
1899	Two years	663,161	5,047 44	3-4	3,885 58
1897	Three years	39,293,604	267,456 56	1-6	44,576 09
1898	Three years	54,328,079	343,584 89	1-2	171,792 44
1899	Three years	45,914,261	343,063 31	5-6	285,886 09
1896	Four years	843,008	6,011 41	1-8	751 43
1897	Four years	640,502	5,441 24	3-8	2,040 45
1898	Four years	682,993	4,355 48	5-8	2,722 20
1899	Four years	357,567	3,722 95	7-8	3,270 09
1895	Five years	6,349,246	69,279 58	1-10	6,927 95
1896	Five years	6,298,470	74,064 32	3-10	22,219 29
1897	Five years	12,325,410	108,288 01	1-2	54,144 00
1898	Five years	9,379,532	91,759 17	7-10	64,231 41
1899	Five years	14,938,240	137,990 40	9-10	124,191 36
1893-99	Seven years	175,243	1,898 50	.....	759 40
1890-99	Ten years	1,543,700	18,200 58	.....	7,280 00
Totals		$334,685,614	$3,006,152 35	.....	$1,556,227 30

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$37,159,961 00
Total losses paid since organization	20,131,911 00
Total cash dividends declared since the Company commenced business.	3,129,000 00
Total par value of the Company's stock owned by the directors	54,900 00
Total amount loaned to stockholders not officers	11,500 00
Total amount of fire losses incurred during the year	1,251,159 51

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:	
Georgia	$28,750 00
Virginia	23,000 00
Oregon	57,000 00

Business in the State of New York during the year.

Fire risks written	$50,790,796 00
Premiums received	226,994 12
Losses paid	244,339 42
Amount of losses incurred	235,437 50

PHŒNIX INSURANCE COMPANY.

HARTFORD, CONN.

[Organized May, 1854; commenced business June, 1854.]

D. W. C. SKILTON, President. EDWARD MILLIGAN, Secretary.

Capital stock of the Company paid up, $2,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$490,227 41
Loans on bond and mortgage (first liens)	99,068 28
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,454.90 is in process of foreclosure)	2,454 90
Interest due and unpaid on bond and mortgage loans	778 00
Interest accrued thereon	2,647 16

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Georgia State, 4½ p. c. reg. bds.	$25,000 00	122	$30,500 00
Brooklyn Wharf & Warehouse Co. 1st mtg. 5 per cent. gold bonds.	75,000 00	78	58,500 00
Ashland, Oregon, 6 per cent. water bonds	50,000 00	112	56,000 00
Brantford, Canada, 5 p. c. bonds.	25,000 00	111½	27,875 00
Guelph, Canada, 5 p. c. bonds	24,000 00	119½	28,680 00
Victoria, British Columbia, 5 per cent. bonds	20,000 00	122	24,400 00
Town of St. Henry, P. Q., 4½ per cent. bonds	75,000 00	110½	82,875 00
Province of New Brunswick 4 per cent. bonds	5,000 00	111	5,550 00
Chi. & No. Shore St. Ry. Co. 1st mtg. guar. 6 per cent. gold bds.	25,000 00	110	27,500 00
Fostoria, O., 5 per cent. water bds.	25,000 00	104	26,000 00
Leavenworth City & Ft. Leavenworth 6 per cent. water bonds.	25,000 00	115	28,750 00
Hannibal, Mo., 6 p. c. school bds.	12,000 00	110	13,200 00
Northwestern Tele. Co. guar. 7 p. c. bonds	25,000 00	113½	28,375 00
Naumkeag St. Ry Co. 5 p. c. bds.	25,000 00	106	26,500 00
Urbana, O., 4½ per cent. gas bds.	25,000 00	100	25,000 00
Canadian Pac. Land Grant R. R. 1st mtg. 5 per cent. bonds	44,000 00	111¼	48,950 00
Chi. & N. West. Ry. 6 per cent. sinking fund bonds	45,000 00	120	54,000 00
Chi. & Western Indiana R. R. 1st mtg. 6 per cent. bonds	20,000 00	106	21,200 00
Chi. & Western Indiana gen. mtg. 6 per cent. bonds	125,000 00	119	148,750 00
Chi., Burlington & Quincy R. R. convertible 5 per cent. bonds	10,000 00	133	13,300 00
Cin., Dayton & Ironton 1st mtg. guar. 5 per cent. bonds	25,000 00	113½	28,375 00
Cent. R. R. of New Jersey gen. mtg. 5 per cent. gold bonds	40,000 00	120	48,000 00
Erie Ry. 1st mtg coh. 7 p. c. bds	50,000 00	141	70,500 00
Easton & Amboy 1st mtg. reg. 5 p. c. bonds	50,000 00	114	57,000 00
Louisville, New Albany & Chi. (Chi. & Ind. Div.) 1st mtg. gold bonds	25,000 00	116½	29,125 00
Lehigh Valley Terminal guar 5 per cent. bonds	10,000 00	113	11,300 00
Minneapolis Union Ry. Co. guar. 6 per cent. bonds	56,000 00	133	74,480 00
N. Y., Lackawanna & West. R. R. guar. 6 per cent. bonds	50,000 00	135	67,500 00
N. Y., N. H. & H. R. R. debenture 4 per cent. bonds	75,000 00	187	140,250 00

	Par value.	Carried at.	Market value.
N. England R. R. 1st con. mtg. guar. 5 per cent. bonds	$30,000 00	133½	$40,050 00
St. Paul & Northern Pac. reg. 1st mtg. 6 per cent. bonds	15,000 00	131	19,650 00
Terre Haute & Peoria 1st mtg. guar. 5 per cent. gold bonds	25,000 00	75	18,750 00
Texas & New Orleans 1st mtg. 7 per cent. bonds	54,000 00	116	62,640 00
Ætna Nat. Bank of Hartford stk.	30,000 00	75	52,000 00
American Nat. Bank of Hartford stock	50,000 00	144	52,500 00
Atlantic Trust Co. of N. Y. stock.	10,000 00	200	20,000 00
Central Trust Co. of N. Y. stock.	7,500 00	2,100	157,500 00
Charter Oak Nat. Bank of Hartford stock	16,200 00	100	16,200 00
City Bank of Hartford stock	16,000 00	112	17,920 00
Conn. River Bank of Hartford stk.	3,000 00	35	3,500 00
Farmers and Mechanics' Nat. Bank of Hartford stock	30,000 00	116	34,800 00
Franklin Trust Co. of N. Y. stk.	40,000 00	305	122,000 00
Hartford Nat. B'k of Hartford stk.	103,000 00	138	142,140 00
Hartford Trust Co. of Hartford stk.	40,000 00	156	62,400 00
Home Nat. Bank of Meriden stk.	6,700 00	125	8,375 00
Imperial Bank of Toronto, Ont., stock	13,600 00	214	29,104 00
Merchants' Exchange Nat. Bank of N. Y. stock	5,400 00	125	6,750 00
Mercantile Nat. Bank (in liquidation) of Hartford stock	8,000 00	2½	2,000 00
Nat. Shoe & Leather Bank of N. Y. stock	20,000 00	105	21,000 00
Nat. Exchange Bank of Hartford stock	17,000 00	126	21,420 00
Nat. German-American Bank of St. Paul stock	12,500 00	82	10,250 00
New Britain Nat. Bank of New Britain stock	20,000 00	165	33,000 00
Phœnix Nat. Bank of Hartford stock	77,000 00	125	96,250 00
State Bank of Hartford stock	20,000 00	120	24,000 00
Waterbury Nat. Bank of Waterbury stock	22,000 00	164	36,080 00
Security Co. of Hartford stock	5,000 00	125	6,250 00
Bald Eagle Valley R. R. Co. stk.	25,000 00	200	50,000 00
Beech Creek R. R. 4 per cent. guar. stock	15,000 00	104	15,600 00
Cleve., Cinn., Chi., & St. Louis R. R. Co. 5 per cent. pref. stock	30,000 00	102	30,600 00
Chicago, Milwaukee & St. Paul pref. stock	30,000 00	172½	51,750 00
Cleve. & Pittsburgh R. R. Co. 7 per cent. guar. stock	25,000 00	185	46,250 00
Ft. Wayne & Jackson R. R. Co. pref. guar. stock	50,000 00	145	72,500 00
Georgia R. R. & Banking Co. stk.	20,000 00	210	42,000 00
Hartford & Conn. Western R. R. Co. guar. 2 per cent. stock	12,000 00	40	4,800 00
Illinois Central R. R. Co. stock	100,000 00	112½	112,250 00
Illinois Central leased lines stk.	40,000 00	101	40,400 00
Morris & Essex R. R. Co. stock.	50,000 00	185	92,500 00
N. Y., N. H. & H. R. R. Co. stk.	150 000 00	212	318,000 00
New York & Harlem R. R. Co. stock	12,500 00	405	50,625 00
N. Y. C. & H. R. R. R. Co. stk.	51,000 00	131½	67,065 00
Peoria & Bureau Valley R. R. Co. 8 per cent. guar. stock	50,000 00	185	92,500 00
Pittsburgh, McKeesport & Y. R. R. Co. 6 per cent. guar. stock	25,000 00	137	34,250 00
Rens. & Sar. R. R. Co. 8 per cent. guar. stock	25,000 00	200	50,000 00
Sharon R. R. of Pa. 6 per cent. guar. stock	25,000 00	135	33,750 00
Empire & Bay State Tel. Co. guar. stock	15,000 00	80	12,000 00
Holyoke Water Power Co. stk.	132,000 00	390	514,800 00
North Western Tel. Co. guar. stk.	75,000 00	123	92,250 00
West End St. Ry. Co. of Boston stock	20,000 00	92¾	37,100 00
Boston Elevated Ry. Co. stock	7,500 00	97¼	14,587 50
Hartford St. Ry. Co. stock	5,000 00	150	7,500 00
Total par and market values	$2,772,900 00	.....	$4,322,041 50

$4,322,041 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Landers, Frary & Clark stock....	$6,000 00	$10,560 00	$9,000 00
Southern N. England Tel. Co. stk.	7,000 00	9,170 00	
Total amounts	$13,000 00	$19,730 00	$9,000 00

		$9,000 00
Cash in office, $31,590.26; in bank, $87,255.65; total.....		118,845 91
Interest due and accrued on stocks and bonds.....		16,650 00
Interest due and accrued on collateral loans.....		270 00
Gross premiums in due course of collection.....		507,429 65
All other assets, viz.: Rents due and accrued, $4,695.90; due for reinsurance on losses paid, $2,612.24; total.....		7,308 14
Aggregate amount of all actual available Assets.....		**$5,576,720 95**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$44,525 60	
Losses unadjusted including all reported and supposed losses	206,553 62	
Losses resisted, including interest, cost and expenses....	25,704 80	
Total amount of claims for losses.....	$276,784 02	
Deduct reinsurances thereon	4,619 93	
Net amount of unpaid losses and claims.....		$272,164 09
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$931,029 48	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	1,114,275 27	
Total unearned premiums.....		2,045,304 75
All other liabilities, viz.: Commissions and brokerage.....		53,071 25
Total liabilities, except capital and net surplus.....		**$2,370,540 09**
Joint-stock capital paid up in cash.....		**2,000,000 00**
Surplus beyond all liabilities.....		**1,206,180 86**
Aggregate Liabilities, including paid up capital and net surplus.....		**$5,576,720 95**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$3,063,205 38	
Deduct reinsurance ($86,941.85), rebate and return premiums	385,038 46	
Net cash received for premiums (all fire).....		$2,678,166 92
Interest received on bond and mortgage loans.....		7,103 34
Interest and dividends received from all other sources.....		204,884 29
Received for rent.....		9,776 00
Aggregate Receipts during the year in cash.....		**$2,899,930 55**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$1,887,171 19	
Deduct salvages and reinsurances.....	90,841 92	
Net amount paid for losses (all fire).....		$1,796,329 27
Dividends paid.....		280,000 00
Commissions and brokerage.....		483,110 48
Salaries and other charges of officers, clerks and other employes		192,938 38
State, national and local taxes.....		84,593 35
All other disbursements, viz.: Rent, $19,142.53; general expenses, $288,385.93; total.....		307,528 46
Aggregate Disbursements during the year in cash...		**$3,144,499 94**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$373,844,953	$4,069,602 43
Written or renewed in 1899	314,735,773	3,063,205 38
Totals	$688,580,726	$7,132,807 81
Deduct expirations and cancellations	301,528,356	3,055,167 22
In force December 31, 1899	$387,052,370	$4,077,640 59
Deduct amount reinsured	10,946,896	91,165 64
Net amount in force	$376,105,474	$3,986,474 95

Largest amount in any one hazard, $70,000.

Answers to General Interrogatories.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$177,985,425	$1,862,058 96	1-2	$931,029 48
1898	Two years	765,333	5,876 16	1-4	1,469 04
1899	Two years	494,480	5,016 52	3-4	3,762 39
1897	Three years	42,734,012	468,933 64	1-6	78,155 61
1898	Three years	49,744,669	522,013 17	1-2	261,006 59
1899	Three years	52,960,098	544,265 64	5-6	453,554 70
1896	Four years	615,619	6,250 38	1-8	781 30
1897	Four years	574,541	5,571 95	3-8	2,089 48
1898	Four years	561,546	5,910 16	5-8	3,693 85
1899	Four years	699,411	6,556 59	7-8	5,737 02
1895	Five years	7,788,509	91,618 12	1-10	9,161 81
1896	Five years	8,278,737	93,041 66	3-10	27,912 49
1897	Five years	9,258,571	105,222 83	1-2	52,611 42
1898	Five years	10,559,090	116,928 41	7-10	81,849 89
1899	Five years	13,085,433	147,210 76	9-10	132,489 68
Totals		$376,105,474	$3,986,474 95	.....	$2,045,304 75

Recapitulation of Fire Risks and Premiums.

Total premiums received since the organization of the Company	$73,440,434 40
Total losses paid since organization	44,906,829 49
Total cash dividends declared since the Company commenced business	7,805,000 00
Total par value of the Company's stock owned by the directors	59,000 00
Total amount loaned to officers and directors	30,000 00
Total amount loaned to stockholders not officers	39,000 00
Total amount of fire losses incurred during the year	1,755,980 00

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Oregon	$56,000 00
Georgia	30,500 00
Canada	218,280 00

Business in the State of New York during the year.

Fire risks written	$29,523,944 00
Premiums received	269,974 93
Losses paid	233,891 29
Amount of losses incurred	233,231 05
Amount of taxes paid to various fire departments	4,546 53

POTOMAC INSURANCE COMPANY OF GEORGETOWN.

WASHINGTON, D. C.

[Organized and commenced business March 2, 1831.]

JOHN TAYLOR ARMS, President. E. N. WATERS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$21,559 41
Loans on bond and mortgage (first liens)	355,083 40
Interest due and unpaid on bond and mortgage loans	856 00
Interest accrued thereon	4,411 86

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Farmers & Mechanics' National Bank of Georgetown stock	$11,000 00	207	$22,770 00	
Georgetown Gas Light Co. of Georgetown stock	3,125 00	55	6,875 00	
National Metropolitan Bank, Wash., stock	1,000 00	550	5,500 00	
Chesapeake & Potomac Telephone Co., Wash., stock	4,000 00	55	2,200 00	
Washington Gas-Light Co., Wash., stock	2,600 00	55⅝	7,198 75	
Lincoln National Bank, Wash., stock	3,100 00	117	3,627 00	
Capitol Traction Co., Wash., stk.	6,000 00	92¾	5,565 00	
National Metropolitan Fire Ins. Co., Wash., stock	1,000 00	80	*1,600 00	
Washington Gas-Light Co., Wash., bonds	300 00	110	330 00	
Metropolitan R. R. Co. scrip	699 17	111	776 08	
Total par and market values	$32,824 17	.....	$56,441 83	
*Deducted by Company			1,600 00	
				54,841 83
Cash in office, $2,783.69; in bank, $8,670.75; total				11,454 44
Gross premiums in due course of collection				3,455 82
Aggregate amount of all actual available Assets				**$451,662 76**

II. LIABILITIES.

Net amount of unpaid losses and claims	$2,363 89
Total unearned premiums	46,884 84
Total liabilities, except capital and net surplus	**$49,248 73**
Joint-stock capital paid up in cash	**200,000 00**
Surplus beyond all liabilities	**202,414 03**
Aggregate Liabilities, including paid up capital and net surplus	**$451,662 76**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$58,825 35	
Deduct reinsurance ($4,126.46), rebate and return premiums	9,963 90	
Net cash received for premiums (all fire)		$48,861 45

Interest received on bonds and mortgages	$19,728 15
Interest and dividends received from all other sources	3,433 50
Received for rent	607 17
Received from all other sources	1,920 48
Aggregate Receipts during the year in cash	**$74,550 75**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$17,901 43	
Deduct salvages and reinsurances	2,519 43	
Net amount paid for losses (all fire)		$15,382 00
Dividends paid		19,590 00
Commissions and brokerage		10,459 51
Salaries and other charges of officers, clerks and other employes		8,087 79
State, national and local taxes		2,327 98
All other disbursements, viz.: Rent, $1,002.75; printing, postage, examinations, traveling expenses and incidentals, $7,503.41; total		8,506 16
Aggregate Disbursements during the year in cash		**$64,353 44**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898 (net)	$2,964,552	$18,848 76
Written or renewed in 1899 (net)	10,185,335	62,281 17
In force December 31, 1899	$13,149,887	$81,129 93
Deduct amount reinsured	529,179	4,126 46
Net amount in force	$12,620,708	$77,003 47

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$6,252,739	$25,798 15	1-2	$12,924 90
1898	Two years	11,500	71 25	1-4	17 81
1899	Two years	714,044	5,070 58	3-4	3,802 92
1897	Three years	314,491	2,722 62	1-6	453 77
1898	Three years	1,251,228	8,322 45	1-2	4,161 23
1899	Three years	1,613,407	11,332 07	5-6	9,443 40
1896	Four years	43,700	380 03	1-8	47 50
1897	Four years	11,500	84 50	3-8	31 69
1898	Four years	59,900	609 85	5-8	381 15
1899	Four years	266,891	2,796 65	7-8	2,447 06
1895	Five years	220,200	2,008 94	1-10	200 89
1896	Five years	133,258	1,627 25	3-10	488 16
1897	Five years	192,925	2,525 09	1-2	1,262 55
1898	Five years	741,731	5,325 79	7-10	3,727 99
1899	Five years	793,194	8,328 25	9-10	7,493 82
Totals		$12,620,708	$77,003 47	.....	$46,884 84

Answers to General Interrogatories.

Total par value of the Company's stock owned by the directors	$15,700 00

PROVIDENCE-WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized and commenced business in 1799.]

J. H. DE WOLF, President. E. L. WATSON, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 3 per cent. bds.	$25,000 00	.....	$27,500 00
Commonwealth of Massachusetts 3½ per cent. gold bonds.....	83,000 00	.....	93,790 00
Commonwealth of Massachusetts 3½ per cent. gold bonds	5,000 00	.....	5,475 00
City of Pawtucket sewer 4 per cnt. gold bonds	25,000 00	.....	27,000 00
City of Fort Wayne refunding 3½ per cent. bonds	25,000 00	.....	26,125 00
City of Indianapolis park improvement 4 per cent. bonds.....	25,000 00	.....	28,000 00
City of Indianapolis refunding 3½ per cent. bonds	20,000 00	.....	20,550 00
Boston & Providence R. R. Co. 4 per cent bonds	100,000 00	.....	111,000 00
Boston & Maine R. R. Co. 4½ per cent. gold bonds	25,000 00	.....	32,250 00
Boston & Lowell R. R. Co. 4 per cent. bonds	10,000 00	.....	10,900 00
Lehigh Valley R. R. Co. 1st mtge. 4½ per cent. gold bonds.....	25,000 00	.....	27,125 00
Morris & Essex R. R. Co. 1st con. guar. mtge. 7 per cent. bonds....	25,000 00	.....	34,125 00
New York, New Haven & Hartford R. R. Co. 4 per cent. deb. bonds	75,000 00	.....	138,750 00
Old Colony R. R. Co. 4 per cent. gold bonds	8,000 00	.....	9,040 00
Old Colony R. R. Co. 4 per cent. gold bonds	17,000 00	.....	19,210 00
Buffalo Traction Co. 1st 5 per cent. gold bonds	20,000 00	.....	21,700 00
Cleveland Electric Ry. Co. 1st mtge. 5 per cent. gold bonds	10,000 00	.....	10,600 00
Columbus & Ninth Avenue R. R. Co. 5 per cent. gold bonds.....	10,000 00	.....	12,100 00
Columbus Street Ry. Co. 1st con. mtge. 5 per cent. gold bonds.....	10,000 00	.....	12,100 00
Lynn & Boston R. R. Co. 5 per cent. gold bonds	10,000 00	.....	11,400 00
United Traction & Electric Co. 5 per cent. gold bonds	40,000 00	.....	44,000 00
West End Street Ry. Co. 4½ per cent. gold bonds	5,000 00	.....	5,500 00
West End Street Ry. Co. 4 per cent. gold bonds	25,000 00	.....	26,250 00
Fourth National Bank, New York, stock	25,000 00	.....	43,750 00
National Bank of Commerce, New York stock	34,000 00	.....	86,700 00
National Park Bank, New York, stock	30,000 00	.....	147,000 00
Blackstone Canal National Bank, Providence, stock	27,500 00	.....	27,500 00
Merchants' National Bank, Providence, stock	25,000 00	.....	30,000 00
Chicago & Northwestern Ry. Co. pref. stock	40,000 00	.....	80,000 00

	Par value.	Carried at.	Market value.	
Chicago & Northwestern Ry. Co. common stock	$20,000 00	.....	$31,800 00	
Great Northern Ry. Co. stock	45,000 00	.....	77,625 00	
New York Central & Hudson River R. R. Co. stock	20,000 00	.....	26,000 00	
Old Colony R. R. Co. stock	20,000 00	.....	41,000 00	
Pennsylvania R. R. Co. stock	50,000 00	.....	67,000 00	
Pittsburg, Ft. Wayne & Chicago R. R. Co. stock	30,000 00	.....	55,800 00	
Providence Gas Co. stock	27,500 00	.....	53,900 00	
Providence Telephone Co. stock	10,000 00	.....	18,000 00	
What Cheer Corporation stock	200,000 00	.....	200,000 00	
Total par and market values	$1,227,000 00	.....	$1,739,565 00	$1,739,565 00
Cash in office, $2,255.26; in bank, $83,945.15; total				86,200 41
Interest due and accrued on stocks and bonds				3,812 50
Gross premiums in due course of collection				206,342 66
Bills receivable, not matured, taken for premiums				26,339 53
Aggregate amount of all actual available Assets				**$2,062,260 10**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,834 51	
Losses unadjusted, including all reported and supposed losses	240,073 23	
Losses resisted, including interest, cost and expenses	10,853 81	
Total amount of claims for losses	$258,761 55	
Deduct reinsurance thereon	44,551 20	
Net amount of unpaid losses and claims		$214,210 35
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$370,174 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	395,844 23	
Unearned premiums, at 50 per cent., on inland navigation and marine time risks	95,417 20	
Unearned premiums, at 100 per cent. on marine risks	7,996 44	
Total unearned premiums		869,432 11
Salaries and other miscellaneous expenses, due and accrued		7,118 04
All other liabilities, viz.: Commissions and brokerage		34,704 75
Total liabilities, except capital and net surplus		**$1,125,465 25**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**436,794 85**
Aggregate Liabilities, including paid up capital and net surplus		**$2,062,260 10**

III. RECEIPTS DURING THE YEAR.

	Fire	Marine and Inland.	
Gross cash premiums received	$1,420,445 19	$509,181 64	
Deduct reinsurance ($384,002.32), rebate and return premiums	407,235 70	146,708 03	
	$1,013,209 49	$362,473 61	
Net cash received for premiums			$1,375,683 10

Interest and dividends received from all other sources.....	$69,433 16
Received from all other sources, viz.: Profit and loss, stock dividend St. Paul, Minn. & Manitoba R. R.....	7,500 00
Aggregate Receipts during the year in cash.....	**$1,452,616 26**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$908,085 19	$465,433 39	
Deduct salvages and reinsurances	143,812 74	154,881 50	
	$764,272 45	$310,551 89	
Net amount paid for losses.....			$1,074,824 34
Dividends paid.....			50,000 00
Commissions and brokerage.....			241,176 36
Salaries and other charges of officers, clerks and other employes			89,515 60
State, national and local taxes.....			42,308 33
All other disbursements.....			84,089 28
Aggregate Disbursements during the year in cash...			**$1,581,913 91**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$164,096,171	$1,626,380 20	$5,130,663	$183,752 36
Written or renewed in 1899.....	153,032,757	1,389,432 75	142,518,333	514,027 54
Totals	$317,128,928	$3,015,812 95	$147,648,996	$697,779 90
Deduct expirations and cancellations	147,004,682	1,300,015 60	141,389,264	482,642 40
In force Dec. 31, 1899..	$170,124,246	$1,715,797 35	$6,259,732	$215,137 50
Deduct amount reinsured.	23,041,580	230,619 80	255,438	16,306 65
Net amount in force.	$147,082,666	$1,485,177 55	$6,004,294	$198,830 85

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less	$72,882,428	$740,348 47	1-2	$370,174 24
1898.....	Two years	1,360,633	10,317 14	1-4	2,579 29
1899.....		1,353,341	12,105 17	3-4	9,078 88
1897.....	Three years	10,211,141	112,850 61	1-6	18,808 34
1898.....		16,850,815	153,579 08	1-2	76,789 54
1899.....		15,598,667	161,047 62	5-6	125,873 02
1896.....	Four years	153,812	1,568 86	1-8	196 11
1897.....		277,497	2,300 84	3-8	862 81
1898.....		330,930	2,606 59	5-8	1,629 12
1899.....		153,690	1,302 59	7-8	1,139 77
1895.....	Five years	4,292,308	45,375 61	1-10	4,537 56
1896.....		5,381,965	56,222 84	3-10	16,866 85
1897.....		5,827,250	62,146 80	1-2	31,073 40
1898.....		6,148,868	68,276 77	7-10	47,793 74
1899.....		6,259,316	65,128 56	9-10	58,615 71
Totals		$147,082,666	$1,485,177 55	.....	$766,018 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$33,087,100 65
Total losses paid since organization	19,608,711 49
Total cash dividends declared since the Company commenced business	2,255,563 39
Total par value of the Company's stock owned by the directors	32,350 00
Total amount of fire losses incurred during the year.....	747,870 29
Total amount of inland marine losses incurred during the year.....	306,921 14
Total amount of ocean marine losses incurred during the year	

Business in the State of New York during the year.

	Fire	Marine and Inland.
Risks written	$20,684,605 00	$98,321,143 00
Premiums received	126,543 95	210,608 72
Losses paid	109,210 70	193,192 51
Amount of losses incurred	111,696 69	207,121 93
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	.....	3,784 63
Amount of taxes paid to various fire departments	.....	2,210 41

READING FIRE INSURANCE COMPANY.

READING, PA.

[Organized and commenced business July 8, 1867.]

W. A. TIPPING, President. THOMAS H. SCOTLAND, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$16,850 00
Loans on bond and mortgage (first liens)	308,890 00
Loans on bond and mortgage upon which more than one year's interest is due	5,975 00
Interest due and unpaid on bond and mortgage loans	291 27
Interest accrued thereon	4,239 05

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. coupon bonds	$10,000 00	114½	$11,450 00	
U. S. 4 per cent. coupon bonds	40,000 00	133¾	53,500 00	
U. S. registered 4 per cent. bonds	30,000 00	114	34,200 00	
P. & R. R. R. gen. mtg. 4 per cent. bonds	30,000 00	86½	25,950 00	
P. & R. R. R. consol. 7 per cent. bonds	10,000 00	128½	12,850 00	
Perkiomen R. R. mtg. bonds	2,000 00	102	2,040 00	
Grand Rapids & Indiana R. R. Co. 4½ per cent. bonds	20,000 00	114	22,800 00	
Union Pacific R. R. Co. 4 per cent. gold bonds	25,000 00	104½	26,125 00	
N. Y. C. & H. R. R. R. Co. 3½ per cent. gold bonds	25,000 00	97	24,250 00	
Long Island R. R. 4 per cent. gold bonds	10,000 00	88	8,800 00	
Atchison, Topeka & Santa Fe gen. mtg. 4 per cent. gold bonds	20,000 00	99	19,800 00	
Reading & Columbia R. R. Co. 2d mtg. 5 per cent. bonds	10,000 00	101½	10,150 00	
Baltimore & Ohio R. R. 1st mtg. 4 per cent. bonds	25,000 00	98½	24,625 00	
Reading City Pass. Ry. Co. 1st mtg. bonds	6,000 00	105	6,300 00	
Phila., Electric Gold Trust Cert. 5 per cent. bonds	10,000 00	98½	9,850 00	
So. Reading Mkt. House Co. scrip.	900 00	.....	900 00	
Reading Gas Co. stock	6,250 00	65	16,250 00	
Farmers' Nat. Bank stock	1,500 00	82	4,100 00	
National Union Bank stock	3,750 00	92	13,800 00	
Second Nat. Bank stock	10,000 00	210	21,000 00	
So. Reading Mkt. House Co. stk.	3,100 00	37	4,588 00	
Reading City Pass. Ry. Co. stock	3,500 00	150	10,500 00	
East Penn. R. R. Co. stock	10,000 00	60	12,000 00	
Phila. Traction Co. stock	10,000 00	96	19,200 00	
Total par and market values	$322,000 00	.....	$395,028 00	395,028 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
So. Reading Mkt. House Co. stk.	$975 00	$1,443 00	$700 00	
Reading Foundry Co. (ltd.) bds.	25,000 00	25,000 00	25,000 00	
P. & R. R. R. 1st pref. stock	1,800 00	913 50	5,000 00	
P. & R. R. R. 2d pref. stock	1,135 00	3,092 87		
P. & R. R. R. common stock	11,350 00	2,511 18		
Total amounts	$50,475 00	$32,960 55	$30,700 00	30,700 00

Cash in office, $2,459.92; in bank, $29,199.08; total		$31,659 00
Interest due and accrued on collateral loans		731 49
Gross premiums in due course of collection		64,117 82
All other assets, viz.: Rents due and accrued, $242.41; due for reinsurance on losses paid, $2,835.49; total		3,077 90
Aggregate amount of all actual available Assets		**$861,559 53**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,998 11	
Losses unadjusted, including all reported and supposed losses	36,742 30	
Losses resisted, including interest, cost and expenses	1,800 00	
Total amount of claims for losses	$40,540 41	
Deduct reinsurance thereon	11,210 76	
Net amount of unpaid losses and claims		$29,329 65
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$143,145 29	
Unearned premiums, *pro rata*, on fire risks running more than one year	144,887 62	
Total unearned premiums		288,032 91
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		4,761 17
All other liabilities, viz.: Taxes and assessments, $1,000; commissions and brokerage, $19,243.21; return premiums, $9,453.95; reinsurance, $3,812.23; total		33,509 39
Total liabilities, except capital and net surplus		**$355,633 12**
Joint-stock capital paid up in cash		**250,000 00**
Surplus beyond all liabilities		**255,926 41**
Aggregate Liabilities, including paid up capital and net surplus		**$861,559 53**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$496,572 09	
Deduct reinsurance ($47,105.56), rebate and return premiums	99,796 51	
Net cash received for premiums		$396,775 58
Interest received on bonds and mortgages		17,598 23
Interest and dividends received from all other sources		13,261 47
Received for rent		737 42
Profit on business placed in other companies		1,985 02
Aggregate Receipts during the year in cash		**$430,357 72**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$282,489 94	
Deduct salvages and reinsurances	20,782 51	
Net amount paid for losses		$261,707 43
Dividends paid		15,000 00
Commissions and brokerage		94,466 11
Salaries and other charges of officers, clerks and other employes		30,821 17
State, national and local taxes		5,358 28
All other disbursements, viz.: Rent, $1,800; agency expenses, $5,759.26; blank books and stationery, $1,646.04; postage, $2,132.31; advertising, $405.89; sundry office expenses, $525.30; legal expenses, $987.90; Insurance Department fees and licenses, $2,713.56; maps, $924.59; real estate expenses, $265.93; internal revenue, $2,258.89; total		19,419 67
Aggregate Disbursements during the year in cash		**$426,772 66**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$39,538,223	$433,975 72
Written or renewed in 1899	41,682,443	509,958 22
Totals	$81,220,666	$943,933 94
Deduct expirations and cancellations	25,622,827	384,830 11
In force December 31, 1899	$55,597,839	$559,103 83
Perpetual risks (not included above)		$152,750 00
Premiums on same		5,071 37

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$28,537,151	$286,290 58	1-2	$143,145 29
1898	Two years	7,450	89 31	1-4	22 33
1899	Two years	148,693	1,260 23	3-4	945 17
1897	Three years	5,438,409	59,981 85	1-6	9,996 97
1898	Three years	6,423,983	61,949 35	1-2	30,974 67
1899	Three years	8,147,966	71,684 73	5-6	59,737 27
1896	Four years	15,800	145 63	1-8	18 20
1897	Four years	42,763	408 09	3-8	153 03
1898	Four years	32,200	318 40	5-8	199 00
1899	Four years	145,351	1,507 69	7-8	1,319 23
1895	Five years	910,398	10,713 29	1-10	1,071 33
1896	Five years	1,340,527	14,427 36	3-10	4,328 21
1897	Five years	1,467,195	15,876 84	1-2	7,938 42
1898	Five years	1,229,296	14,108 24	7-10	9,875 77
1899	Five years	1,710,157	20,342 24	9-10	18,308 02
Totals		$55,597,839	$559,103 83	.....	$288,032 91

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,283,678 05
Total losses paid since organization	2,847,114 59
Total cash dividends declared since the Company commenced business	500,060 86
Total par value of the Company's stock owned by the directors	248,410 00
Total amount of fire losses incurred during the year	256,873 59

Business in the State of New York during the year.

Fire risks written	$9,723,036 00
Premiums received	84,432 68
Losses paid	84,635 29
Amount of losses incurred	84,972 01
Amount of taxes paid to various fire departments	827 34

RELIANCE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized April 21, 1841; commenced business August 9, 1844.]

WILLIAM CHUBB, President. CHARLES J. WISTER, Jr., Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$100,000 00
Loans on bond and mortgage (first liens)	224,660 00
Interest due and unpaid on bond and mortgage loans	200 00
Interest accrued thereon	2,494 62

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
City of Pittsburg, Pa., 4 per cnt. bonds	$18,000 00	109	$19,620 00
City of Quincy, Ill., 4½ per cent. bonds	15,000 00	106	15,900 00
City of Wilmington, Del., 4½ per cent. bonds	10,000 00	115	11,500 00
City of Wilmington, Del., 4 per cent. bonds	10,000 00	108	10,800 00
City of Chester, Pa., 4 per cent. bonds	5,000 00	110	5,500 00
South Bethlehem, Pa., 4 per cent. bonds	4,000 00	107	4,280 00
Atlantic City, N. J., 4½ per cent. bonds	5,000 00	104	5,200 00
New Castle Co., Del., 5 per cent. bonds	5,000 00	108	5,400 00
United Co. of N. J. 4 per cent. bonds	5,000 00	112	5,600 00
Lehigh Valley R. R. Co. 4½ per cent. bonds	25,000 00	100	25,000 00
Easton & Amboy R. R. Co. 5 per cent. bonds	20,000 00	110	22,000 00
North Pennsylvania R. R. Co. 4 per cent. bonds	5,000 00	117	5,850 00
Louisville & Nashville R. R. Co. 6 per cent. binds	8,000 00	113	9,040 00
Northern Central R. R. Co. 6 per cent. bonds	5,000 00	111	5,550 00
Northern Central R. R. Co. 6 per cent. bonds	5,000 00	102	5,100 00
Philadelphia & Erie R. R. Co. 5 per cent. bonds	25,000 00	119	29,750 00
Philadelphia & Baltimore Central R. R. Co. 5 per cent bonds	10,000 00	104	10,400 00
Pennsylvania R. R. Co. 5 per cent. bonds	4,000 00	125	5,000 00
Steubenville & Indiana R. R. Co. 5 per cent. bonds	10,000 00	113	11,300 00
Camden & Atlantic R. R. Co. 5 per cent. bonds	30,000 00	112	33,600 00
Pennsylvania & New York Canal Co. 5 per cent. bonds	40,000 00	105	42,000 00
Allentown Terminal R. R. Co. 4 per cent. bonds	15,000 00	100	15,000 00
Philadelphia & Reading R. R. Co. 4 per cent. bonds	10,000 00	103	10,300 00
Philadelphia & Reading R. R. Co. 7 per cent. bonds	10,000 00	129	12,900 00
Delaware River Ferry Co. 5 per cent. bonds	8,000 00	102	8,160 00
Philadelphia Traction Co. 4 per cent. bonds	5,000 00	104	5,200 00

	Par value.	Carried at.	Market value.
People's Passenger Ry. Co. 4 per cent. bonds	$10,000 00	107	$10,700 00
Pennsylvania & New York Canal Co. 4 per cent. bonds	20,000 00	90	18,000 00
Second Avenue Traction Co., Pittsburgh, Pa., 5 per cent. bonds	15,000 00	116	17,400 00
Huntingdon & Broad Top Mountain R. R. & Coal Co. 5 per cent. bds.	10,000 00	108	10,800 00
Omaha Water Co., Omaha, Neb., 4½ per cent. bonds	10,000 00	100	10,000 00
Pittsburgh, Chartiers & Youghiogheny R. R. Co. 6 per cent. bds.	7,000 00	104	7,280 00
United Traction Co. of Pittsburg 5 per cent. bonds	10,000 00	113	11,300 00
Northern Central R. R. Co. 6 per cent. bonds	20,000 00	103	20,600 00
Philadelphia & Erie R. R. Co. 4 per cent. bonds	5,000 00	108	5,400 00
West Jersey & Seashore R. R. Co. 4 per cent. bonds	5,000 00	108	5,400 00
Susquehanna Coal Co. 6 per cent. bonds	5,000 00	120	6,000 00
Commercial National Bank of Philadelphia stock	1,500 00	.....	500 00
Mechanics' National Bank of Philadelphia stock	2,500 00	115	2,875 00
Reliance Insurance Co. of Philadelphia stock	1,600 00	126	*2,016 00
Western Pennsylvania R. R. Co. 4 per cent. bonds	10,000 00	108	10,800 00
Wilmington City Ry. Co. 5 per cent. bonds	5,000 00	103	5,150 00
Allegheny Valley Ry. Co. 4 per cent. bonds	10,000 00	108	10,800 00
Erie & Pittsburg R. R. Co. 3½ per bonds	10,000 00	100	10,000 00
Allegheny Valley Ry. Co. 7 per cent. bonls	10,000 00	127	12,700 00
Lehigh Valley R. R. Co. 4 per cent. bonds	5,000 00	115	5,750 00
Pittsburg, Cincinnati & St. Louis Ry. Co. 3½ per cent. bonds	36,000 00	100	36,000 00
Omaha Water Co. 1st pref. stock.	1,700 00	100	1,700 00
Louisville & Nashville R. R. Co. 4 per cent. bonds	8,000 00	98	7,840 00
Pennsylvania R. R. Co. equipm't Trust Loan, Series A, 4 p. c. bds.	10,000 00	104	10,400 00
Total par and market values	$540,300 00	.....	$579,361 00
*Deducted by Company			2,016 00
			$577,345 00
Cash in office, $984.03; in bank, $30,856.06; total			31,840 09
Gross premiums in due course of collection			63,650 98
All other assets, viz.: Rents due and accrued, $663.30; deposits on perpetual policies in real estate owned by the company, $747; total			1,410 30
Aggregate amount of all actual available Assets			$1,001,600 99

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$4,379 32	
Losses unadjusted, including all reported and supposed losses	33,213 72	
Losses resisted, including interest, cost and expenses	7,100 00	
Total amount of claims for losses	$44,693 04	
Deduct reinsurance thereon	4,910 88	
Net amount of unpaid losses and claims		$39,782 16

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$105,650 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	168,192 00	
Total unearned premiums		$273,842 30
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		134,938 58
Commissions and brokerage		7,653 48
Total liabilities, except capital and net surplus		**$456,216 52**
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		**245,384 47**
Aggregate Liabilities, including paid up capital and net surplus		**$1,001,600 99**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$376,264 29	
Deduct reinsurance ($42,685.83), rebate and return premiums	86,097 61	
Net cash received for premiums		$290,166 68
Interest received on bonds and mortgages		11,003 93
Interest and dividends received from all other sources		27,896 81
Received for rent		2,151 88
Received from transfers, surveys, etc		337 45
Deposit premiums received on perpetual risks	$3,813 05	
Aggregate Receipts during the year in cash		**$331,556 75**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$250,868 41	
Deduct salvages and reinsurances	28,519 39	
Net amount paid for losses		$222,349 02
Dividends paid		18,000 00
Commissions and brokerage		72,145 98
Salaries and other charges of officers, clerks and other employes		25,910 40
State, national and local taxes		12,120 72
All other disbursements, viz.: Rent, $1,000; maps, supplies, inspections, etc., $26,045.89; total		27,045 89
Deposit premiums returned on perpetual risks	$4,160 00	
Aggregate Disbursements during the year in cash		**$377,572 01**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$49,146,924	$515,382 49
Written or renewed in 1899	39,709,982	387,752 13
Totals	$88,856,906	$903,134 62
Deduct expirations and cancellations	34,174,938	332,322 07
In force December 31, 1899	$54,681,968	$570,812 55
Deduct amount reinsured	4,531,518	46,554 07
Net amount in force	$50,150,450	$524,258 48
Perpetual risks (not included above)		$5,408,793 00
Premiums on same		147,854 80

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	On year or less	$20,290,350	$211,300 60	1-2	$105,650 30
1898	Two years	183,158	1,251 77	1-4	312 94
1899	Two years	135,859	1,334 09	3-4	1,000 57
1897	Three years	5,605,042	60,875 77	1-6	10,145 96
1898	Three years	6,962,382	67,146 60	1-2	33,573 30
1899	Three years	7,446,891	73,608 20	5-6	61,340 17
1896	Four years	123,500	1,212 16	1-8	151 52
1897	Four years	96,188	910 71	3-8	341 52
1898	Four years	155,584	1,454 42	5-8	909 01
1899	Four years	81,010	774 49	7-8	677 67
1895	Five years	1,319,683	14,731 18	1-10	1,473 12
1896	Five years	1,135,481	14,915 77	3-10	4,474 73
1897	Five years	1,739,339	20,235 19	1-2	10,117 59
1898	Five years	2,239,029	23,712 35	7-10	16,598 64
1899	Five years	2,668,454	28,925 34	9-10	26,032 80
1894	Six years	1,200	68 40	1-12	5 70
1895	Six years	6,000	179 07	1-4	44 77
1896	Six years	4,500	50 40	5-12	21 00
1897	Six years	3,700	39 00	7-12	22 75
1898	Six years	2,500	219 50	3-4	164 62
1899	Six years	5,000	22 70	11-12	20 81
1894	Seven years	5,600	125 25	3-14	26 84
1895	Seven years	4,000	40 00	5-14	14 28
1896	Seven years	14,400	132 77	1-2	66 38
1898	Seven years	13,500	56 50	11-14	44 39
1899	Seven years	5,500	52 00	13-14	48 29
1891	Ten years	12,300	93 00	3-20	13 95
1892	Ten years	11,500	165 00	1-4	41 25
1893	Ten years	8,000	59 00	7-20	20 65
1896	Ten years	2,400	27 50	13-20	17 87
1897	Ten years	26,100	212 75	3-4	159 56
1898	Ten years	2,000	13 00	17-20	11 05
1899	Ten years	20,900	314 00	19-20	298 30
Totals		$50,150,450	$524,258 48	.....	$273,843 30

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,212,625 00
Total losses paid since organization	3,193,759 00
Total cash dividends declared since the Company commenced business	904,597 00
Total par value of the Company's stock owned by the directors	45,200 00
Total amount of fire losses incurred during the year	220,019 00

Business in the State of New York during the year.

Fire risks written	$8,850,870 00
Premiums received	41,366 01
Losses paid	53,685 91
Amount of losses incurred	45,543 25
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	123 10
Amount of taxes paid to various fire departments	938 35

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

[Organized and commenced business May, 1865.]

C. H. BIGELOW, President. A. W. PERRY, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$655,372 24
Loans on bond and mortgage (first liens)	305,750 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $11,500 is in process of foreclosure)	11,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Book value.
N. Pac. Ry. prior lien and land grant 4 per cent. bonds	$100,000 00	100	$100,000 00
Chi., St. P. Mpls. & Omaha Ry. Co. 6 per cent. bonds	50,000 00	135	67,500 00
City of Portland, Ore., 5 per cent. water bonds	27,000 00	114	30,780 00
City of Portland, Ore., 5 per cent. bridge bonds	23,000 00	115	26,450 00
City of Jordan, Minn., 6 per cent. bonds	25,000 00	105	26,250 00
State of Georgia 3½ per cent. bds.	25,000 00	104	26,000 00
City of St. Paul, Minn., 4 per cent. certificates of indebtedness	32,000 00	100	32,000 00
City of Duluth, Minn., 6 per cent. certificates of indebtedness	12,230 56	103½	12,630 56
County of Missoula, Mont., 6 per cent. bonds	10,000 00	115	11,500 00
City of Faribault, Minn., 4½ per cent. bonds	25,000 00	100	25,000 00
County of Kidder, N. D., 6 per cent. bonds	9,000 00	110	9,900 00
County of Morton, N. D., 7 per cent. bonds	12,000 00	109	13,080 00
Village of Glencoe, Minn., 6 per cent. bonds	8,000 00	115	9,200 00
Town of Elmore, Minn., 5 per cent. refunding bonds	4,000 00	100	4,000 00
Town of Jo Davies, Minn., 5 per cent. refunding bonds	5,500 00	105	5,775 00
Town of Pilot Grove, Minn., 5 per cent. refunding bonds	2,450 00	100	2,450 00
Village of Winnebago City, Minn., 5 per cent. refunding bonds	4,500 00	100	4,500 00
Village of Fulda, Minn., 6 per cent. bonds	5,000 00	105	5,250 00
Village of Detroit, Minn., school dis. No. 1 6 p. c. bonds	5,000 00	110	5,500 00
Jt. school dist. No. 33, Cass and Barnes Cos., N. D., 8 p. c. bonds	3,000 00	100	3,300 00
School dist. No. 11, Big Stone Co., Minn., 6 per cent. bonds	3,000 00	100	3,000 00
City of Richmond, Va., 4 per cent. reg. bonds	25,000 00	100	25,000 00
Minneapolis Gas-Light Co. 6 per cent. 1st mtg. gold bonds	6,000 00	104	6,240 00
School dist. No. 85, Cass and Barnes Cos., N. D., 8 & 7 p. c. bonds	2,100 00	100	2,100 00
St. Paul Gas-Light Co. 6 per cent. bonds	10,000 00	110	11,000 00
Roberts Co., S. D. 6 per cent. bds.	12,000 00	110	13,200 00
Grant Co., N. M., 6 per cent bds.	10,000 00	100	10,000 00
St. Paul Trust Co. 5 per cent. 1st mtg. bonds	2,500 00	100	2,500 00

	Par value.	Carried at.	Book value.	
Union Pacific Ry. 4 per cent. bds.	$50,000 00	100	$50,000 00	
Board of State Capitol Commissioners of Minn., 4 per cent. certificates of indebtedness	75,000 00	100	75,000 00	
Town of Fisher, Minn., 6½ per cent. bonds	6,100 00	110	6,710 00	
City of Grand Forks, N. D., 6 per cent. bonds	4,000 00	109	4,360 00	
Village of Gaylord, Minn., 6 per cent. bonds	5,000 00	106	5,300 00	
School district No. 81, Spokane Co., Wash., 6 per cent. bonds	50,000 00	115	57,500 00	
Contract for sale of lands, 8 per cent.	11,413 30	100	11,413 30	
First Nat. Bank of St. Paul stk.	32,000 00	205	65,600 00	
Second Nat. Bank of St. Paul stk.	5,000 00	195	9,750 00	
Merchants Nat. Bank of St. Paul stock	74,200 00	85	63,070 00	
St. Paul Nat. Bank of St. Paul stk.	33,200 00	80	26,560 00	
First Nat. Bank of Minneapolis stock	12,500 00	100	12,500 00	
N. W. Nat. Bank of Minneapolis stock	4,000 00	140	5,600 00	
First National Bank of Stillwater, Minn., stock	5,000 00	150	7,500 00	
First National Bank of Alexandria, Minn., stock	4,500 00	145	6,525 00	
Amer. Exchange Bank of Duluth, Minn., stock	6,000 00	105	6,300 00	
First National Bank of Duluth, Minn., stock	5,000 00	125	6,250 00	
First National Bank of St. Peter, Minn., stock	2,500 00	125	3,125 00	
N. W. National Bank of Superior, Wis., stock	2,000 00	100	2,000 00	
N. Amer. Tel. Co., Minneapolis, Minn., stock	10,000 00	90	9,000 00	
West Pub. Co., St. Paul, Minn., pref. stock	5,000 00	100	5,000 00	
West Pub. Co., St. Paul, Minn com. stock	2,500 00	120	3,000 00	
Minneapolis Union Elevator Co. stock	7,700 00	50	3,850 00	
St. Paul Foundry Co., St. Paul, Minn., stock	25,000 00	100	25,000 00	
Total par and book values (carried out at book value)	$995,893 86	.....	$965,018 86	$965,018 86

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
North Am. Tel. Co. of Minneapolis, Minn., stock	$5,000 00	$4,500 00	$3,300 00	
Con. Nat. Bank of Chicago stk.	10,000 00	17,000 00	10,000 00	
First Nat. Bank of St. Paul stk.	8,300 00	17,015 00	5,500 00	
First Nat. Bank of Little Falls, Minn., stock	5,000 00	6,500 00	5,000 00	
Consolidated Elevator Co., Duluth, Minn., 1st pref. stock	4,600 00	4,600 00	3,600 00	
Consolidated Elevator Co., Duluth, Minn., 2d pref. stock	4,600 00	4,600 00	2,200 00	
Consolidated Elevator Co., Duluth, Minn., com. stock	9,200 00	4,600 00	3,641 17	
Franklin Investment Co., St. Paul, stock	2,500 00	5,000 00	2,500 00	
Nat. German-American Bank, St. Paul, stock	3,000 00	2,550 00	1,500 00	
Farwell, Ozmun, Kirk & Co., St. Paul, Minn., stock	31,500 00	39,375 00	15,980 00	
C. W. Hackett Hardware Co. stk.	4,000 00	4,400 00	2,500 00	
St. Paul Title & Trust Co. stk.	2,500 00	625 00	500 00	
St. Paul Pioneer Press pref. stk.	6,200 00	3,100 00	2,000 00	
Little Falls, Minn., Elec. & Water Co. bonds	9,000 00	8,100 00	5,350 00	
Little Falls, Minn., Water Power Co. bonds	22,500 00	22,500 00	18,000 00	
Total amounts	$127,900 00	$144,465 00	$81,571 17	81,571 17

Cash in office, $12,624.48; in bank, $174,582.54; total	$187,207 02
Gross premiums in due course of collection	227,883 28
Bills receivable, not matured, taken for premiums	16,393 54
Aggregate amount of all actual available Assets	**$2,450,696 11**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$53,941 10	
Losses unadjusted, including all reported and supposed losses	163,924 75	
Losses resisted, including interest, cost and expenses	6,700 00	
Total amount of claims for losses	$224,565 85	
Deduct reinsurance thereon	4,647 05	
Net amount of unpaid losses and claims		$219,918 80
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$435,265 77	
Unearned premiums, *pro rata*, on fire risks running more than one year	639,770 66	
Unearned premiums at 50 per cent. on inland navigation risks	58,982 14	
Total unearned premiums		1,134,018 57
All other liabilities, viz.: Commissions and brokerage, $34,195.24; reinsurance, $1,732.14; total		35,927 58
Total liabilities, except capital and net surplus		**$1,389,864 75**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**560,831 36**
Aggregate Liabilities, including paid up capital and net surplus		**$2,450,696 11**

III. RECEIPTS DURING THE YEAR.

	Fire	Marine and Inland.	
Gross cash premiums received	$1,801,602 81	$504,473 99	
Deduct reinsurance ($169,287.35), rebate and return premiums	325,639 18	166,762 97	
	$1,475,963 63	$337,711 02	
Net cash received for premiums			$1,813,674 65
Interest received on bonds and mortgages			20,073 32
Interest and dividends received from all other sources			59,874 22
Received for rent			17,154 30
Aggregate Receipts during the year in cash			**$1,910,776 49**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire	Marine and Inland.	
Gross amount paid for losses	$1,140,658 74	$552,155 38	
Deduct salvages and reinsurances	133,074 35	228,942 75	
	$1,007,584 39	$323,212 63	
Net amount paid for losses			$1,330,797 02
Dividends paid			50,000 00
Commissions and brokerage			351,725 08
Salaries and other charges of officers, clerks and other employes			86,722 26
State, national and local taxes			45,127 91
All other disbursements, viz.: General operating expenses, $129,944.89; internal revenue, $11,009.83; postage, $8,588 32; total			149,543 04
Aggregate Disbursements during the year in cash			**$2,013,915 31**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$158,419,399	$1,984,783 70	$5,867,566	$173,602 96
Written or renewed in 1899.....	135,012,986	1,858,431 69	47,713,639	494,050 82
Totals	$293,432,385	$3,843,215 39	$53,581,205	$667,653 78
Deduct expirations and cancellations	118,055,751	1,684,182 53	48,369,764	526,147 59
In force Dec. 31, 1899....	$175,376,634	$2,159,032 86	$5,211,441	$141,506 19
Deduct amount reinsured.	17,268,170	114,416 43	.....	.....
Net amount in force..	$158,108,464	$2,044,616 43	$5,211,441	$141,506 19

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$67,743,099	$846,989 65	1-2	$423,494 82
1898.....	Two years	30,375	342 87	1-4	85 71
1899.....		139,128	1,237 84	3-4	928 38
1897.....	Three years	17,493,985	225,065 36	1-6	37,510 89
1898.....		22,913,166	279,608 31	1-2	139,804 15
1899.....		24,179,702	283,709 98	5-6	236,424 98
1896.....	Four years.....	104,663	1,145 68	1-8	143 21
1897.....		83,200	746 98	3-8	280 11
1898.....		97,000	871 20	5-8	544 50
1899.....		55,450	602 55	7-8	527 23
1895.....	Five years	3,582,860	61,643 04	1-10	6,164 30
1896.....		4,317,144	67,906 45	3-10	20,371 92
1897.....		5,366,003	82,255 34	1-2	41,127 67
1898.....		5,237,912	86,921 91	7-10	60,845 33
1899.....		6,764,777	105,569 27	9-10	95,012 28
Totals		$158,108,464	$2,044,616 43	.....	$1,063,265 48

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$26,336,781 45
Total losses paid since organization.....	16,586,260 70
Total cash dividends declared since the Company commenced business.	1,446,694 47
Total par value of the Company's stock owned by the directors.....	68,600 00
Total amount loaned to officers and directors.....	24,300 00
Total amount loaned to stockholders not officers.....	30,280 00
Total amount of fire losses incurred during the year.....	1,041,881 94
Total amount of inland marine losses incurred during the year....	280,731 97

Amounts deposited in various States and countries for protection of policyholders as follows, viz.:

Georgia	$26,000 00
Oregon	57,250 00
Virginia	25,000 00
New Mexico	10,000 00

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$15,696,599 00	$63,091,089 00
Premiums received	101,603 28	116,533 51
Losses paid	65,231 96	131,351 89
Amount of losses incurred	67,350 40	114,034 73
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	.....	4,083 12
Amount of taxes paid to various fire departments.....	.....	1,610 53

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

[Organized and commenced business April, 1841.]

CHARLES S. LEETE, President. H. MASON, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$89,200 00
Loans on bond and mortgage (first liens)	211,038 78
Interest accrued thereon	1,511 02

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Tradesmen's Nat. Bk. (New Haven) stock	$16,000 00	146	$23,360 00
Second Nat. Bk. (New Haven) stk.	11,700 00	175	20,475 00
Merchants' Nat. Bk. (New Haven) stock	20,000 00	105	21,000 00
Yale Nat. Bk. (New Haven) stk.	20,000 00	127	25,400 00
New Haven Nat. Bk. (New Haven) stock	21,000 00	176	36,960 00
New Haven County Nat. Bk. (New Haven) stock	18,830 00	163	30,692 90
First Nat. Bk. (New Haven) stk.	13,300 00	160	21,280 00
America Exchange Nat. Bk. (New York) stock	10,000 00	185	18,500 00
Southern New England Tel. Co. stock	16,400 00	132	21,648 00
New York Steam Power Co. stk.	2,500 00	...	1,543 33
Northern R. R. of N. J., 4 per ct. guar. stock	20,000 00	98	19,600 00
Northern Pacific R. R. pref. stk.	10,000 00	74	7,400 00
Northern Pacific R. R. pref. stk.	10,000 00	74	7,400 00
Norfolk & Western R. R. pref. stk.	10,000 00	69	6,900 00
Atchison, Topeka & Santa Fe R. R. pref. stock	10,000 00	62	6,200 00
Chic., Rock Island & Pac. R. R. stock	12,100 00	106¾	12,916 75
Clev., Cin., Chic. & St. Louis Ry. Co. pref. stock	10,000 00	104	10,400 00
Ill. Cent. R. R. stock	10,000 00	112	11,200 00
D. & H. Canal Co. stock	10,000 00	118½	11,850 00
Fair Haven & Westville R. R. stk.	6,250 00	164	10,250 00
Newark (N. J.) Con. Gas Co. 1st mtg. 5 per cent. bonds	10,000 00	105	10,500 00
Macon (Ga.) Gas Light & Water Co. 1st mtg. 6 per cent. bonds	10,000 00	105	10,500 00
Macon (Ga.) Gas Light & Water Co. con. 6 per cent. bonds	10,000 00	70	7,000 00
Minn. & St. Louis R. R. 1st mtg. 7 per cent. bonds	4,000 00	125	5,000 00
Minn. & St. Louis R. R. 1st mtg. 4 per cent. bonds	17,000 00	97	16,490 00
Col. & Hocking Coal & Iron Co. 1st mtg. 5 per cent. bonds	10,000 00	70	7,000 00
Southern Ry. 1st mtg. 5 p. c. bds.	17,000 00	108¾	18,487 50
Cent. R. R. of Georgia 1st pref. income bonds	3,000 00	40	1,200 00
Cent. R. R. of Georgia 1st pref. income bonds	2,000 00	15	300 00
Southern New England Tel. Co. 1st mtg. 5 per cent. bonds	6,000 00	121	7,260 00
Meriden (Conn.) Horse R. R. Co. 1st mtg. bonds	12,000 00	110	13,200 00
Lynn (Mass.) Belt Line St. Ry. Co. 1st mtg. 5 per cent. bonds	3,500 00	105	3,675 00

	Par value.	Carried at.	Market value.	
Danbury & Bethel (Conn.) Horse Ry. Co. 1st mtg. 5 per cent. bds.	$7,000 00	106	$7,420 00	
Bridgeport (Conn.) Traction Co. 1st mtg. 5 per cent. bonds	10,000 00	107	10,700 00	
N. H. St. Ry. Co. 1st mtg. 5 per cent. bonds	5,000 00	114	5,700 00	
N. H., W. H. & Winchester Ave. R. R. 1st mtg. 5 per cent. bonds.	1,000 00	112	1,120 00	
Binghamton & L. (N. Y.) St. R. R. first mtg. 5 per cent. bonds	10,000 00	103	10,300 00	
Norwalk Tramway Co. (Conn.) first mtg. 5 per cent. bonds	6,000 00	100	6,000 00	
Waterbury (Conn.) Traction Co. first mtg. 5 per cent. bonds	10,000 00	104	10,400 00	
City of Indianapolis 6 p. c. bds.	3,600 00	103	3,708 00	
City of Omaha 5 per cent. bonds	10,000 00	110	11,000 00	
International Silver Co. first mortgage 6 per cent. bonds	10,000 00	101	10,100 00	
Total par and market values	$435,180 00	.....	$502,173 98	$502,173 98

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Southern New England Tel. stock.	$10,300 00	$13,596 00	$3,000 00	
City Bank of New Haven stock	1,000 00	1,350 00		
Mechanics Bank of New Haven stk.	360 00	432 00		
New Haven Water Co. stock	500 00	1,125 00	2,500 00	
Norwalk Tramway Co. 5 per cent. bonds	1,000 00	1,000 00		
International Silver bonds	6,000 00	6,000 00	4,500 00	
Swift & Co. stock	20,000 00	20,000 00	10,000 00	
Southern New England Telephone Co. 5 per cent. bonds	11,000 00	13,310 00		
N. Y. & N. J. Telephone Co. stock	1,400 00	2,590 00		
American Car & Foundry Co. preferred stock	10,000 00	5,800 00		
St. Louis & San Francisco R. R. second preferred stock	10,000 00	3,200 00	21,825 00	
New Haven St. Ry. Co. 5 per cent. bonds (Edgewood division)	2,000 00	2,280 00		
Housatonic 5 per cent. bonds	1,000 00	1,300 00		
Total amounts	$74,560 00	$72,043 00	$41,825 00	41,825 00
Cash in office, $211.78; in bank, $62,936.65; total				63,148 43
Interest due and accrued on stocks and bonds				1,534 05
Gross premiums in due course of collection				101,246 66
Bills receivable, not matured, taken for premiums				2,284 83
All other assets, viz.: Rents due and accrued				129 16
Aggregate amount of all actual available Assets				**$1,014,091 91**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$21,131 00	
Losses unadjusted including all reported and supposed losses	56,504 01	
Losses resisted, including interest, cost and expenses	2,881 00	
Total amount of claims for losses	$805,160 01	
Deduct reinsurance thereon	18,528 20	
Net amount of unpaid losses and claims		$61,987 81
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$146,144 53	
Unearned premiums, *pro rata*, on fire risks running more than one year	249,793 12	
Unearned premiums at 50 per cent. on time hull risks	10,139 46	
Unearned premiums, at 100 per cent. on marine risks	1,625 93	
Total unearned premiums		407,703 04

Salaries and other miscellaneous expenses, due and accrued.	$2,241 51
All other liabilities, viz.: Taxes and assessments, $1,009,99; commissions and brokerage, $19,901.01; reinsurance, $16,955.72; total	37,866 72
Total liabilities, except capital and net surplus	$509,799 08
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	*204,292 83
Aggregate Liabilities, including paid up capital and net surplus	$1,014,091 91

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$649,198 13	$64,794 35	
Deduct reinsurance ($85,623.16) rebate and return premiums	171,500 41	14,350 66	
	$477,697 72	$50,443 69	
Net cash received for premiums			$528,141 41
Interest received on bonds and mortgages			11,215 74
Interest and dividends received from all other sources			23,397 34
Received for rent			3,129 22
Received from all other sources, viz.: Profit and loss account			642 45
Received for increased capital		$100,000 00	
Aggregate Receipts during the year in cash			$566,526 16

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$377,388 77	$75,550 56	
Deduct salvages and reinsurances	56,076 62	21,569 32	
	$321,312 15	$53,981 24	
Net amount paid for losses			$375,293 39
Dividends paid			16,000 00
Commissions and brokerage			124,649 64
Salaries and other charges of officers, clerks and other employes			72,221 77
State, national and local taxes			6,233 55
Aggregate Disbursements during the year in cash			$594,398 35

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine Inland risks.	Premiums.
In force December 31, 1898	$80,800,552	$773,466 15	$578,820	$27,668 48
Written or renewed in 1899	67,336,922	660,091 54	6,038,264	64,946 12
Totals	$148,137,474	$1,433,557 69	$6,617,084	$92,614 60
Deduct expirations and cancellations	69,718,186	587,370 47	6,099,055	66,506 45
In force Dec. 31, 1899	$78,419,288	$846,187 22	$518,029	$26,108 15
Deduct amount reinsured	8,657,095	98,587 73	111,421	4,203 29
Net amount in force	$69,762,193	$747,599 49	$406,608	$21,904 86

Largest amount in any one hazard, $20,000.

*Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $196,974.91 by the deduction of $7,317.92 reinsurances not allowed.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$27,811,709	$292,289 06	1-2	$146,144 53
1898.....	Two years	408,238	4,803 26	1-4	1,200 81
1899.....		263,773	2,518 68	3-4	1,889 01
1897.....	Three years.....	7,790,031	80,472 87	1-6	13,412 14
1898.....		7,527,873	89,669 16	1-12	44,834 58
1899.....		12,618,555	117,627 48	5-6	98,022 90
1896.....	Four years.....	69,530	885 78	1-8	110 72
1897.....		36,727	969 58	3-8	363 59
1898.....		82,003	1,228 86	5-8	768 01
1899.....		140,746	1,419 74	7-8	1,242 28
1895.....	Five years	1,670,980	21,727 56	1-10	2,172 75
1896.....		2,189,737	28,377 99	3-10	8,513 39
1897.....		2,499,993	28,033 61	1-2	14,016 80
1898.....		2,765,387	32,860 63	7-10	23,002 44
1899.....		3,886,906	44,715 23	9-10	40,243 70
Totals		$69,762,193	$747,599 49	.....	$395,937 65

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$10,983,953 67
Total losses paid since organization.....	7,349,708 72
Total cash dividends declared since the Company commenced business	484,281 00
Total dividends declared payable in stock since organization.....	50,000 00
Total par value of the Company's stock owned by the directors.....	79,680 00
Total amount loaned to officers and directors.....	13,000 00
Total amount loaned to stockholders not officers.....	13,000 00
Total amount of fire losses incurred during the year.....	339,996 98
Total amount of ocean marine losses incurred during the year.....	44,187 22

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$10,736,328 00	$3,977,289 06
Premiums received	73,665 69	23,152 38
Losses paid	55,205 39	26,892 38
Amount of losses incurred.....	58,020 29	22,234 41
Amount of taxes paid to various fire departments.....	.....	1,045 30

SOUTHERN INSURANCE COMPANY.

NEW ORLEANS, LA.

[Organized October 20, 1882; commenced business November, 1882.]

ERNEST MILTENBERGER, President. SCOTT McGEHEE, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$35,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of New Orleans 4 p. c. bds.	$72,000 00	109	$78,480 00	
City of Louisiana 4 per cent. bds.	100,000 00	109	109,000 00	
City of New Orleans, prem. bds.	97,000 00	218	211,678 00	
City of New Orleans premium bonds	400 00	255	1,020 00	
French Opera Association stock..	250 00	50	50 00	
Louisiana Sugar Exchange stock..	100 00	75	75 00	
New Orleans Warehouse stock....	2,500 00	10	250 00	
Total par and market values ..	$272,350 00	.....	$400,553 00	400,553 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
U. S. bond	$1,000 00	$1,275 00	$1,200 00	
Morgan, La. & Tex. R. R. Co. bd	2,000 00	2,760 00	2,400 00	
Total amounts	$3,275 00	$4,035 00	$3,600 00	3,600 00
Cash in office, $4,336.46; in bank, $34,216.77; total				38,554 23
Gross premiums in due course of collection				58,847 38
Aggregate amount of all actual available Assets				**$536,554 61**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$17,338 44	
Losses unadjusted, including all reported and supposed losses	17,441 00	
Losses resisted, including interest, cost and expenses..	5,576 25	
Total amount of claims for losses	$40,355 69	
Deduct reinsurance thereon	4,622 88	
Net amount of unpaid losses and claims		$35,732 81
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$121,798 16	
Unearned premiums, *pro rata*, on fire risks, running more than one year	69,007 48	
Total unearned premiums		190,805 64
Cash dividends to stockholders, unpaid		362 00
All other liabilities		1,520 44
Total liabilities, except capital and net surplus		**$228,420 89**
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		**8,133 72**
Aggregate Liabilities, including paid up capital and net surplus		**$536,554 61**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$432,381 16	$8,256 94	
Deduct reinsurance, rebate and return return premiums	89,761 86	547 43	
	$342,619 30	$7,709 51	
Net cash received for premiums			$350,328 81
Interest and dividends received from all other sources			9,462 27
Received from all other sources			69 10
Aggregate Receipts during the year in cash			**$359,860 18**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$262,341 23	$2,600 41	
Deduct salvages and reinsurances	15,784 81	.....	
	$246,556 42	$2,600 41	
Net amount paid for losses			$249,156 83
Dividends paid			24,074 00
Commissions and brokerage			71,082 36
Salaries and other charges of officers, clerks and other employes			28,408 88
State, national and local taxes			15,529 02
All other disbursements, viz..: Printing, stationery and advertising, $6,079.68; legal expenses, $545.27; Underwriters' Association, $4,430.60; miscellaneous, $8,920.85; total.			19,976 40
Aggregate Disbursements during the year in cash			**$408,227 49**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$20,061,113	$356,774 15	.....	.....
Written or renewed in 1899	27,070,825	429,255 59	$2,199,769	$8,256 94
Totals	$47,131,938	$786,029 74	$2,199,769	$8,256 94
Deduct expirations and cancellations	25,248,221	398,786 09	.....	.....
In force Dec. 31, 1899	$21,883,717	$387,243 65	.....	.....
Deduct amount reinsured.	1,342,601	24,214 24	.....	.....
Net amount in force	$20,541,116	$363,029 41	.....	.....

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$14,756,071	$243,596 32	1-2	$121,798 16
1899	Two years	115,063	2,315 66	3-4	1,736 74
1897	Three years	1,167,188	25,909 56	1-6	4,318 26
1898	Three years	1,755,433	35,595 13	1-2	17,797 56
1899	Three years	2,308,677	47,338 61	5-6	39,448 83
1895	Five years	6,750	191 75	1-10	19 17
1896	Five years	21,650	570 10	3-10	171 03
1897	Five years	82,957	1,688 16	1-2	844 08
1898	Five years	176,112	2,849 44	7-10	1,994 60
1899	Five years	150,415	2,974 68	9-10	2,677 21
Totals		$20,541,116	$363,029 41	.....	$190,805 64

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$6,840,435 81
Total losses paid since organization	3,173,798 88
Total cash dividends declared since the Company commenced business.	361,205 00
Total par value of the Company's stock owned by the directors.....	90,600 00
Total amount of fire losses incurred during the year	256,752 82
Total amount of inland marine losses incurred during the year.....	2,600 41

Business in the State of New York during the year.

Fire risks written.....	$1,799,252 00
Premiums received	9,250 86
Losses paid	7,081 14
Amount of losses incurred	7,424 19
Amount of taxes paid to various fire departments	94 07
Amount paid the Comptroller for taxes on premiums	232 65

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Organized April 24, 1849; commenced business 1851.]

A. W. DAMON, President. SANFORD J. HALL, Secretary.

Capital stock of the Company paid up, $1,500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$126,400 00
Loans on bond and mortgage (first liens)	647,800 00
Interest due and unpaid on bond and mortgage loans	390 00
Interest accrued thereon	16,095 68

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 4 per ct. reg bds.	$75,000 00	125	$93,750 00
Chic., Burlington & QuincyR. R. Denver ex. 4 per cent reg. bds.	10,000 00	100	10,000 00
Chic., Burlington & Quincy R. R. 7 per cent. reg. bonds	5,000 00	100	5,000 00
Chicago, Milwaukee & St. Paul Ry. 7 per cent. reg. bonds	10,000 00	160	16,000 00
Chicago & Northwestern Ry. sinking fund 6 per cent. reg. bonds	50,000 00	115	57,500 00
Kansas City, St. Joe & Council Bluffs R. R. 7 per ct. reg. bds.	100,000 00	115	115,000 00
New York & Harlem R. R. 7 per cent. reg. bonds	10,000 00	100	10,000 00
N. Y., N. H. & H. R. R. conv. deb. 4 per cent. bonds	60,000 00	180	108,000 00
St. Paul, Minneapolis & Manitoba Ry. 2d mtg. 6 per ct. reg. bds.	50,000 00	116	58,000 00
Berkshire, Mass., Water Co. 5 per cent. reg. bonds	15,000 00	100	15,000 00
Swift & Company., Chic., 6 per ct. bonds	50,000 00	105	52,500 00
Torrington Co. 5 per ct. reg. bds.	25,000 00	100	25,000 00
Boston & Albany R. R. stock	150,000 00	235	352,500 00
Boston & Lowell R. R. stock	50,000 00	230	115,000 00
Chicago, Burlington & Quincy R. R. stock	11,500 00	110	12,650 00
Chicago, Milwaukee & St. Paul Ry. preferred stock	95,000 00	165	156,750 00
Connecticut River R. R. stock	40,000 00	260	104,000 00
Conn. & Passumpsic Rivers R. R. guaranteed stock	50,000 00	105	52,500 00
Fitchburg R. R. pref. stock	50,000 00	110	55,000 00
Great Northern Ry. pref. stk.	50,000 00	165	82,500 00
Illinois Central R. R. stock	56,300 00	110	61,930 00
New York & Harlem R. R. stk.	50,000 00	360	180,000 00
N. Y., N. H. & H. R. R. stock	205,000 00	200	410,000 00
Old Colony R. R. stock	50,000 00	200	100,000 00
Pennsylvania R. R. stock	100,000 00	60	120,000 00
Rome, Watertown & Ogdensburg R. R. stock	24,000 00	120	28,800 00
Union Pacific R. R. pref. stock	100,000 00	70	70,000 00
Continental Nat. Bk., N. Y., stk.	20,000 00	125	25,000 00
Fourth Nat. Bk., N. Y., stock	20,000 00	165	33,000 00
National Bk. of Com., N. Y., stk.	10,000 00	250	25,000 00
National Bk. of North America, N. Y., stock	10,000 00	150	15,000 00
Atlas Nat. Bk., Boston, stock	10,000 00	118	11,800 00
Boylston Nat. Bk., Boston, stock	15,000 00	118	17,700 00
Eliot Nat. Bk., Boston, stock	10,000 00	143	14,300 00
Freeman's Nat. Bk., Boston, stk.	6,200 00	103	6,386 00
Merchants' Nat. Bk., Boston, stk.	10,000 00	170	17,000 00
Nat. Bk. of Commonwealth, Boston, stock	20,000 00	175	35,000 00
Nat. Bk. of Com., Boston, stk.	10,000 00	115	11,500 00

	Par value.	Carried at.	Market value.	
Nat. Ex. Bk., Boston, stock.....	$10,000 00	146	$14,600 00	
Nat. Shawmut Bk., Boston, stk...	15,000 00	164	24,600 00	
Nat. Webster Bk., Boston, stk....	10,000 00	106	10,600 00	
New England Nat. Bk., Boston, stock	10,000 00	155	15,500 00	
Old Boston Nat. Bk., Boston, stk.	10,000 00	119	11,900 00	
Tremont Nat. Bk., Boston, in liquidation, stock	5,000 00	40	2,000 00	
Washington Nat. Bk., Boston, stk.	10,000 00	122	12,200 00	
Agawam Nat. Bk., Springfield, stk.	20,300 00	60	12,180 00	
Chapin Nat. Bk., Springfield, stk..	10,000 00	120	12,000 00	
Chicopee Nat. Bk., Springfield, stk.	10,400 00	155	16,120 00	
City Nat. Bk., Springfield, stk.....	10,000 00	147	14,700 00	
First Nat. Bk., Springfield, stk....	20,000 00	110	22,000 00	
John Hancock Nat. Bk., Springfield, stock	20,000 00	110	22,000 00	
Pynchon Nat. Bk., Springfield, stk.	12,700 00	130	16,510 00	
Second Nat. Bk., Springfield, stk..	20,000 00	135	27,000 00	
Third Nat. Bk., Springfield, stk....	21,500 00	210	45,150 00	
First Nat. Bk., Chicopee, stk.....	7,100 00	140	9,940 00	
Franklin County Nat. Bk., Greenfield, stock	6,700 00	102	6,834 00	
City Nat. Bk., Holyoke, stock....	25,000 00	110	27,500 00	
First Nat. Bk., Lynn, stock.....	5,000 00	125	6,250 00	
Monson Nat. Bk., Monson, stk....	5,100 00	130	6,630 00	
Adams Nat. Bk., No. Adams, stk..	2,000 00	120	2,400 00	
First Nat. Bk., Northampton, stk..	6,000 00	130	7,800 00	
Northampton Nat. Bk., Northampton, stock	5,000 00	200	10,000 00	
Palmer Nat. Bk., Palmer, stk....	3,700 00	140	5,180 00	
Ware Nat. Bk., Ware, stock.....	7,500 00	80	8,000 00	
St. Paul Nat. Bk., St. Paul, Minn., stock	10,000 00	80	8,000 00	
Pullman Palace Car Co. stock....	50,000 00	170	85,000 00	
West End St. Ry. pref. stock.....	50,000 00	110	110,000 00	
West End St. Ry. com. stock.....	25,000 00	90	45,000 00	
Holyoke Street Ry. stock	50,000 00	200	100,000 00	
Springfield Street Ry. stock	75,000 00	200	150,000 00	
Total par and market values..	$2,231,000 00	.....	$3,546,535 00	$3,546,535 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Third Nat. Bk., Springfield, stk..	$3,000 00	$6,300 00	$2,775 00	
Boston & Albany R. R. Co. stk...	6,800 00	15,980 00	6,500 00	
N. Y., N. H. & H. R. R. Co. stk..	13,500 00	27,000 00		
Agawam Nat. Bk., Springfield, stk.	3,100 00	1,860 00	1,000 00	
Revere Water Co., Mass., stk.....	9,000 00	18,000 00	9,000 00	
Eastern Oil Co., Olean, N. Y., stk.	3,000 00	3,150 00	2,000 00	
Southworth Co., West Springfield, stock	500 00	5,000 00	3,250 00	
Revere Water Co., Mass., stock...	20,000 00	40,000 00	15,000 00	
Total amounts	$58,900 00	$117,290 00	$39,525 00	39,525 00
Cash in office, $17,513.41; in bank, $114,382.58; total.....				131,895 99
Interest due and accrued on stocks and bonds.....				30,300 42
Interest due and accrued on collateral loans.....				692 67
Gross premiums in due course of collection.....				362,994 63
All other assets, viz.: Rents due and accrued, $664.17; due for reinsurance on losses paid, $3,645.50; total.....				4,309 67
Aggregate amount of all actual available Assets.....				$4,906,939 06

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$33,507 02	
Losses unadjusted, including all reported and supposed losses	163,529 25	
Losses resisted, including interest, cost and expenses...	9,801 12	
Total amount of claims for losses.....	$206,837 39	
Deduct reinsurance thereon	*34,173 86	
Net amount of unpaid losses and claims.....		$172,663 53

*Of this amount $2,850 is not allowed by the Insurance Law.

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$617,636 11	
Unearned premiums, *pro rata*, on fire risks, running more than one year	858,948 16	
Total unearned premiums		$1,476,584 27
All other liabilities, viz.: Commissions and brokerage		72,598 92
Total liabilities, except capital and net surplus		**$1,721,846 72**
Joint-stock capital paid up in cash		**1,500,000 00**
Surplus beyond all liabilities		**1,685,092 34**
Aggregate Liabilities, including paid up capital and net surplus		**$4,906,939 06**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,103,573 70	
Deduct reinsurance ($201,685.43), rebate and return premiums	411,391 56	
Net cash received for premiums (all fire)		$1,692,182 14
Interest received on bonds and mortgages		39,941 53
Interest and dividends received from all other sources		142,145 31
Received for rent		4,597 71
Aggregate Receipts during the year in cash		**$1,878,866 69**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,211,037 64	
Deduct salvages and reinsurances	144,797 23	
Net amount paid for losses (all fire)		$1,066,240 41
Dividends paid		150,000 00
Commissions and brokerage		300,266 64
Salaries and other charges of officers, clerks and other employes		110,105 15
State, national and local taxes		83,354 72
All other disbursements, viz.: Office and agency, incidental, legal, traveling and all other expenses		216,318 32
Aggregate Disbursements during the year in cash		**$1,926,285 24**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1898	$283,289,321	$2,946,929 85
Written or renewed in 1899	211,784,528	2,192,207 88
Totals	$495,073,849	$5,139,137 73
Deduct expirations and cancellations	187,172,525	2,087,287 26
In force December 31, 1899	$307,901,324	$3,051,850 47
Deduct amount reinsured	25,834,983	184,804 63
Net amount in force	$282,066,341	$2,867,045 84

Largest amount in any one hazard, $70,000.

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year	$110,919,949	$1,235,272 22	1-2	$617,636 11
1898.....	Two years	1,413,719	9,427 00	1-4	2,356 75
1899.....		951,396	6,710 06	3-4	5,032 54
1897.....	Three years	22,146,222	243,779 70	1-6	40,629 95
1898.....		42,600,672	350,116 47	1-2	175,058 23
1899.....		40,505,903	341,080 65	5-6	284,233 88
1896.....	Four years	571,190	5,659 39	1-8	707 42
1897.....		526,624	5,008 80	3-8	1,878 30
1898.....		942,283	8,059 90	5-8	5,037 40
1899.....		647,197	5,732 07	7-8	5,015 57
1895.....	Five years	10,324,244	117,973 15	1-10	11,797 32
1896.....		11,648,799	130,317 72	3-10	39,095 31
1897.....		11,649,055	129,149 71	1-2	64,574 85
1898.....		13,248,492	136,762 29	7-10	95,733 60
1899.....		13,970,596	141,996 71	9-10	127,797 04
Totals		$282,066,341	$2,867,045 84	.....	$1,476,584 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....		$43,530,363 97
Total losses paid since organization		26,316,489 49
Total cash dividends declared since the Company commenced business.		3,854,542 00
Total dividends declared payable in stock since organization		1,000,000 00
Total par value of the Company's stock owned by the directors.....		87,000 00
Total amount loaned to officers and directors		5,250 00
Total amount loaned to stockholders not officers.....		24,475 00
Total amount of fire losses incurred during the year		1,069,129 82
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$31,250 00	
Oregon	62,500 00	

Business in the State of New York during the year.

Risks written	$28,856,761 00
Premiums received	202,284 71
Losses paid	190,941 96
Amount of losses incurred	171,309 73
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	74 23
Amount of taxes paid to various fire departments	3,736 73

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized April 15, 1835; commenced business August 29,1835.]

CHARLES ROBERTS, President. CLARENCE E. PORTER, Secretary.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$310,800 00
Loans on bond and mortgage (first liens).....	71,300 00
Interest due and unpaid on bond and mortgage loans.....	240 00
Interest accrued thereon.....	1,311 92

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Allegheny Valley R. R. first mortgage 7 per cent. bonds.....	$10,000 00	126	$12,600 00
Bells Gap R. R. cons. mtg. 6 per cent. bonds	15,000 00	113	16,950 00
Bells Gap R. R. first mtg. 6 per cent. bonds	5,000 00	107	5,350 00
Central R. R. of N. J. genl. mtg. gold 5 per cent. bonds, reg.....	15,000 00	116½	17,475 00
Chicago & Western Ind. R. R. gen. mortgage gold 6 per cent. bonds.	15,000 00	120	18,000 00
Clearfield & Jefferson R. R. first mortgage 6 per cent. bonds	25,000 00	113	28,250 00
Cleveland, Columbus, Cin. & Ind. R. R. gen. mortgage gold 6 per cent. bonds	10,000 00	132	13,200 00
Cleveland Electric Ry. mtg. gold 5 per cent. bonds.....	5,000 00	106	5,900 00
Easton & Amboy R. R. first mtg. 5 per cent. bonds	7,000 00	110½	7,735 00
Edison Electric gold trust 5 per cent. certificates	25,000 00	111	27,750 00
Electric & Peoples Traction gold stock trust 4 per cent. certificates	30,000 00	97½	29,250 00
International Navigation Co. of N. J. first mtg. gold 5 per ct. bds.	51,000 00	100	51,000 00
Jacksonville & St. Louis Ry. cons. mtg. gold 5 per cent. bonds.....	5,000 00	85	4,250 00
Jacksonville Southwestern Ry. first mtg. gold 6 per cent. bonds.....	7,000 00	100	7,000 00
Lehigh Coal & Navigation cons. 7 per cent. bonds.....	20,000 00	127	25,400 00
Lehigh Coal & Nav. funding & impt. gold 4 per cent. bonds.....	25,000 00	103	25,750 00
Lehigh Valley Coal Co. first mtg. gold 5 per cent. bonds.....	25,000 00	100½	25,125 00
Lehigh Valley R. R. "Annuity" 6 per cent bonds.....	20,000 00	123	24,600 00
Lehigh Valley Ry. of N. Y. first mtg. gold 4½ per cent. bonds....	5,000 00	107	5,350 00
Mortgage Trust Co. of Penn. deb. 4 per cent. bonds.....	25,000 00	74	18,500 00
New York, Phila. & Norfolk R. R. first mtg. gold 4 per cent. bonds	25,000 00	105	26,250 00
New York, Phila. & Norfolk R. R. income mtg. 4 per cent. bonds..	30,000 00	80	24,000 00
Penn. & N. Y. Canal & R. R. cons. mtg. 4 per cent. bonds.....	25,000 00	92	23,000 00
Penn. & Northwestern R. R. genl. mtg. 5 per cent. bonds.....	25,000 00	100	25,000 00
Penn. Steel Co. first mtg. 5 per cent. bonds	20,000 00	110	22,000 00
People's Pass. Ry. first mtg. 7 per cent. bonds	10,000 00	112	11,200 00
Phila. Elec. gold trust 5 per cent. certificates	25,000 00	98	24,500 00

	Par value.	Carried at.	Market value.
Phila. & Reading R. R. first series cons. mtg. gold 4 per cent. bds.	$25,000 00	103	$25,750 00
Phila. & Reading R. R. Delaware River term. ext. gold 5 per cent. bonds	15,000 00	100	15,000 00
Sanitary Dist. of Chicago, Ill., municipal 5 per cent. bonds	10,000 00	113	11,300 00
Schuylkill River East Side R. R. first mtg. gold 5 per cent. bonds	10,000 00	110½	11,050 00
Steubenville & Indiana R. R. first mtg. 5 per cent. bonds	5,000 00	113	5,650 00
St. Louis Merchants Bridge Terml. Ry. first mtg. gold 5 per ct. bds.	10,000 00	110	11,000 00
Sunbury, Hazleton & Wilkes Barre Ry. second mtg. 6 per cent. bds.	10,000 00	108½	10,850 00
United Gas Imp. Co. 6 p. c. bds.	10,000 00	103	10,300 00
Wilmington & Northern R. R. gen. mtg. gold 5 per cent. bonds	25,000 00	105	26,250 00
Bethlehem Iron Co. stock	30,000 00	57½	34,500 00
Central R. R. of N. J. stock	30,000 00	118½	35,550 00
Cambria Iron Co. stock	32,900 00	43	28,294 00
Fourth St. Nat. Bk. of Phila. stk.	4,100 00	170	6,970 00
Penn. Nat. Bk. of Phila. stock	10,000 00	85	17,000 00
Total par and market values..	$732,000 00	.....	$774,249 00

		$774,249 00
Cash in office, $5,293.86; in bank, $49,721.34; total		55,015 20
Gross premiums in due course of collection		161,931 17
All other assets, viz.: Rents due and accrued, $169; due for reinsurance on losses paid, $298.68; amount reclaimable on perpetual policies, $225; total		692 68
Aggregate amount of all actual available Assets		**$1,375,539 97**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,691 77	
Losses unadjusted, including all reported and supposed losses	84,689 61	
Losses resisted, including interest, cost and expenses	3,747 66	
Total amount of claims for losses	$101,129 04	
Deduct reinsurance thereon	34,551 64	
Net amount of unpaid losses and claims		$66,577 40
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$83,043 47	
Unearned premiums, *pro rata*, on fire risks running more than one year	153,285 88	
Total unearned premiums		236,329 35
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		390,010 02
Salaries and other miscellaneous expenses, due and accrued.		12,459 82
Reserved for dividends		16,000 00
Reserved for contingencies		15,000 00
All other liabilities, viz.: Taxes and assessments, $4,241.72; commissions and brokerage, $31,229.24; return premiums, $24,195.05; reinsurance, $29,028.87; total		88,694 88
Total liabilities, except capital and net surplus		**$825,071 47**
Joint-stock capital paid up in cash		**400,000 00**
Surplus beyond all liabilities		***150,468 50**
Aggregate Liabilities, including paid up capital and net surplus		**$1,375,539 97**

* Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $146,276.69 by the deduction of $4,191.81 reinsurances not allowed.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$872,593 31	
Deduct reinsurance ($408,437.66), rebate and return premiums	*509,658 20	
Net amount received for premiums (all fire)		$362,935 11
Interest received on bonds and mortgages		7,276 84
Interest and dividends received from all other sources		52,408 49
Received for rent		1,753 88
Received from all other sources, viz.: Earnings on perpetual policies cancelled, $1,079.49; surveys and transfer fees, $350; total		1,429 49
Deposits premiums received on perpetual fire risks	$17,863 79	
Aggregate Receipts during the year in cash		**$425,803 81**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$511,019 69	
Deduct salvages and reinsurances	124,306 46	
Net amount paid for losses (all fire)		$386,713 23
Dividends paid		32,000 00
Commissions and brokerage		127,232 45
Salaries and other charges of officers, clerks and other employes		42,892 30
State, national and local taxes		34,654 31
All other disbursements, viz.: Printing and stationery, $4,902.62; advertising, etc., $3,207.33; maps and surveys, $4,440.02; general expenses, agency and local business, $58,459.65; home office improvements, $97.21; total		71,106 83
Deposit peremiums returned on perpetual risks	$28,036 14	
Aggregate Disbursements during the year in cash		**$694,599 12**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$129,663,969 55	$1,128,492 95
Written or renewed in 1899	105,485,952 63	908,814 25
Totals	$235,149,922 18	$2,037,307 20
Deduct expirations and cancellations	86,299,020 99	762,979 62
In force December 31, 1899	$148,850,901 19	$1,274,327 58
Deduct amount reinsured	101,504,336 82	833,445 99
Net amount in force	$47,346,564 37	$440,881 59

Perpetual risks (not included above)	$18,247,473 57
Premiums on same	427,788 91

Largest amount in any one hazard, $15,000.

*This item includes $186,866.42 of reinsurance originally returned by the Company under disbursements. To comply with the requirements of the New York State blank it has been transferred as above.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$15,708,030 90	$166,086 94	1-2	$83,043 47
1898	Two years	468,820 00	2,953 06	1-4	738 27
1899	Two years	486,338 32	3,155 90	3-4	2,366 93
1897	Three years	4,110,092 66	37,234 44	1-6	6,205 74
1898	Three years	7,024,004 23	58,408 83	3-6	29,204 41
1899	Three years	7,574,020 33	64,041 09	5-6	53,367 57
1896	Four years	116,119 92	1,062 98	1-8	132 87
1897	Four years	116,651 27	963 91	3-8	361 47
1898	Four years	144,636 29	939 52	5-8	587 20
1899	Four years	85,227 50	736 39	7-8	644 34
1895	Five years	1,459,827 66	14,470 67	1-10	1,447 07
1896	Five years	1,785,308 01	16,623 51	3-10	4,987 05
1897	Five years	2,154,004 29	18,981 68	5-10	9,490 84
1898	Five years	2,725,514 22	25,424 04	7-10	17,796 83
1899	Five years	2,921,011 27	27,326 79	9-10	24,594 11
1894	Six years	103,350 00	319 45	1-12	26 62
1895	Six years	128,000 00	502 89	3-12	125 72
1896	Six years	1,000 00	6 88	5-12	2 87
1897	Six years	16,017 00	114 68	7-12	66 90
1898	Six years	68,425 00	351 84	9-12	263 88
1899	Six years	3,000 00	11 00	11-12	10 08
1894	Seven years	2,500 00	25 00	3-14	5 36
1895	Seven years	1,250 00	17 97	5-14	6 42
1897	Seven years	5,000 00	25 00	9-14	16 07
1898	Seven years	9,375 00	87 25	11-14	68 55
1898	Eight years	2,300 00	11 08	13-16	9 00
1899	Eight years	1,500 00	6 75	15-16	6 33
1892	Ten years	1,250 00	27 50	5-20	6 88
1894	Ten years	3,000 00	18 00	9-20	8 10
1895	Ten years	5,800 00	33 00	11-20	18 15
1896	Ten years	37,490 50	233 65	13-20	151 87
1897	Ten years	21,800 00	168 45	15-20	126 33
1898	Ten years	22,450 00	162 98	17-20	138 53
1899	Ten years	29,250 00	166 37	19-20	158 06
1897	Twelve years	1,800 00	166 50	19-24	131 81
1898	Twelve years	2,400 00	15 60	21-24	13 65
Totals		$47,346,564 37	$440,881·59	.....	$236,329 35

Answers to General Interrogatories.

Total losses paid since organization	$5,926,022 67
Total cash dividends declared since the Company commenced business	1,929,215 00
Total dividends declared payable in stock since organization	200,000 00
Total par value of the Company's stock owned by the directors	86,550 00
Total amount of fire losses incurred during the year	395,001 23

Business in the State of New York during the year.

Fire risks written	$40,134,000 16
Premiums received	127,665 53
Losses paid	100,762 78
Amount of losses incurred	103,220 43
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	1,413 95

SUN INSURANCE COMPANY.

NEW ORLEANS, LA.

[Incorporated November, 1855; commenced business January, 1856.]

CHARLES JANVIER, President. FERGUS G. LEE, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$35,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per ct. reg. bonds.	$40,000 00 60,000 00	113½ 133½	$125,500 00	
Louisiana State 4 per cent. bonds..	200,000 00	108¾	217,500 00	
New Orleans City 4 per cent. bds..	500,000 00	108¾	543,750 00	
New Orleans City 4 p. c. gold bds.	8,000 00	142½	11,400 00	
Provident Savings Bank stock.....	1,900 00	95	1,805 00	
Canal Bank stock.....	70,000 00	128	89,600 00	
Total par and market values...	$879,900 00	.....	$989,555 00	989,555 00
Cash in office, $2,896.21; in bank, $36,664.98; total.....				39,561 19
Gross premiums in due course of collection.....				52,743 49
All other assets, viz.: Due for reinsurance on losses paid..				1,164 73
Aggregate amount of all actual available Assets....				**$1,118,024 41**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$7,863 00	
Losses unadjusted, including all reported and supposed losses.....	53,105 59	
Losses resisted, including interest, cost and expenses....	6,850 00	
Total amount of claims for losses.....	$67,818 59	
Deduct reinsurance thereon.....	10,990 93	
Net amount of unpaid losses and claims.....		$56,827 66
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$151,396 04	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	78,178 08	
Total unearned premiums.....		229,574 12
Cash dividends to stockholders, unpaid.....		12,935 00
All other liabilities, viz.: Taxes and assessments, $1,650; reinsurance, $6,127.61; total.....		7,777 61
Total liabilities, except capital and net surplus....		**$307,114 39**
**Joint-stock capital paid up in cash..... **		**500,000 00**
**Surplus beyond all liabilities..... **		***310,910 02**
Aggregate Liabilities, including paid up capital and net surplus		**$1,118,024 41**

*Under the provisions of the Insurance Law of this State the surplus of this Company is reduced to $304,917.29 by the deduction of $5,992.73 reinsurances not allowed.

III. RECEIPTS DURING THE YEAR.

	Fire	Marine and Inland.	
Gross cash premiums received	$620,637 59	$28,609 68	
Deduct reinsurance ($134,269.67), rebate and return premiums	199,449 66	10,688 79	
	$421,187 93	$17,920 89	
Net cash received for premiums			$439,108 82
Interest and dividends received from all other sources			36,328 01
Received for rent			2,846 00
Received from all other sources, viz.: Profit and loss account, loans on collateral, $747; reinsurance on paid losses, $190.78; various, $30.39; profit on sale of securities, $684; total			1,652 17
Aggregate Receipts during the year in cash			**$479,935 00**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire	Marine and Inland.	
Gross amount paid for losses	$305,653 50	$8,625 52	
Deduct salvages and reinsurances	56,512 05	714 89	
	$249,141 45	$7,910 63	
Net amount paid for losses			$257,052 08
Dividends paid			50,107 50
Commissions and brokerage			73,645 05
Salaries and other charges of officers, clerks and other employes			29,471 64
State, national and local taxes			15,837 08
All other disbursements, viz.: Rent, $2,229.90; Insurance Department fees and agents' licenses, $3,478.88; advertising, stationery and printing, $8,293.41; legal expenses, $1,000; boards, $6,294.82; repairs to real estate, $446.51; general expenses, $25,940.05; loss on sale of securities, $1,640.25; various, $101.30; total			49,425 12
Aggregate Disbursements during the year in cash			**$475,538 47**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force Dec. 31, 1898	$33,417,249 12	$484,690 68	.....	.....
Written or renewed in 1899	39,660,840 78	610,155 46	$8,198,286 00	$31,556 40
Totals	$73,078,089 90	$1,094,846 14	$8,198,286 00	$31,556 40
Deduct expirations and cancellations	34,176,632 56	530,352 44	8,198,286 00	31,556 40
In force Dec. 31, 1899	$38,901,457 34	$564,493 70	.....	.....
Deduct amount reinsured	9,046,991 34	116,938 69	.....	.....
Net amount in force.	$29,854,466 00	$447,555 01	.....	.....

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$20,863,658	$302,792 09	1-2	$151,396 04
1898.....	Two years	162,797	1,288 47	1-4	322 11
1899.....		62,594	1,000 11	3-4	750 09
1897.....	Three years	2,090,894	29,793 82	1-6	4,965 63
1898.....		3,201,964	50,794 76	1-2	25,397 39
1899.....		2,407,902	41,863 07	5-6	34,885 89
1896.....	Four years	16,366	122 76	1-8	15 34
1897.....		21,541	356 45	3-8	133 68
1898.....		7,875	145 85	5-8	91 15
1899.....		7,600	80 61	7-8	70 54
1895.....	Five years	85,599	1,875 98	1-10	187 60
1896.....		104,206	2,901 33	3-10	870 40
1897.....		200,911	3,656 27	1-2	1,828 14
1898.....		278,798	5,674 93	7-10	3,972 45
1899.....		341,761	5,208 51	9-10	4,687 67
Totals		$29,854,466	$477,555 01	.....	$229,574 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company....	$9,817,109 51
Total losses paid since organization	4,613,509 79
Total cash dividends declared since the Company commenced business.	947,400 00
Total par value of the Company's stock owned by the directors.....	45,400 00
Total amount of fire losses incurred during the year	259,820 97
Total amount of inland marine losses incurred during the year.....	9,410 63
Amount deposited in Georgia for the protection of policyholders $33,375 00	

Business in the State of New York during the year.

Losses paid	$4,115 44
Amount of losses incurred	3,419 63
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	357 00

TEUTONIA INSURANCE COMPANY.

NEW ORLEANS, LA.

[Organized April 12, 1871; commenced business June 1, 1871.]

ALBERT P. NOLL, President. GEORGE MEYER, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....				$40,000 00
Stocks, Bonds, etc., owned by the Company.	Par value.	Carried at.	Market value.	
United States 4 per cent. bonds..	$50,000 00	114	$57,000 00	
New Orleans City 4 per ct. bds..	250,000 00	110	275,000 00	
Louisiana State bonds	160,000 00	110	176,000 00	
New Orleans city premiums bonds.	20,000 00	218	43,600 00	
Canal Bank of New Orleans stk..	10,000 00	129	12,900 00	
Germania Nat. Bk. of New Orleans stock	2,500 00	104	2,600 00	
Provident Sav. Bk. of New Orleans stock	1,000 00	93	930 00	
Total par and market values..	$493,500 00	.....	$568,030 00	
				568,030 00
Cash in office, $429.60; in bank, $52,600; total.....				53,029 66
Gross premiums in due course of collection.....				66,907 27
Aggregate amount of all actual available Assets.....				**$727,966 93**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...		$15,135 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$164,927 65	
Unearned premiums, *pro rata*, on fire risks, running more than one year	63,105 16	
Total unearned premiums.....		228,032 81
Cash dividends to stockholders, unpaid.....		13,485 00
Total liabilities, except capital and net surplus.....		**$256,652 81**
Joint-stock capital paid up in cash.....		**250,000 00**
Surplus beyond all liabilities.....		**221,314 12**
Aggregate Liabilities, including paid up capital and net surplus.....		**$727,966 93**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$527,861 22	$35,393 29	
Deduct reinsurance ($78,955), rebate and return premiums	154,476 41	9,415 25	
	$373,384 81	$25,978 04	
Net cash received for premiums.....			$399,362 85
Interest and dividends received from all other sources.....			21,560 41
Aggregate Receipts during the year in cash.....			**$420,923 26**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$294,484 41	$31,126 52	
Deduct salvages and reinsurances	53,084 11	12,841 23	
	$241,400 30	$18,285 29	
Net amount paid for losses			$259,685 59
Dividends paid			25,000 00
Commissions and brokerage			77,350 01
Salaries and other charges of officers, clerks and other employes			25,198 55
State, national and local taxes			9,848 80
All other disbursements, viz.: Agency expenses			35,364 34
Aggregate Disbursements during the year in cash			**$432,447 29**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$27,058,530	$452,776 82	.....	.....
Written or renewed in 1899	37,646,212	532,062 27	$5,217,559	$34,973 54
Totals	$64,704,742	$984,839 09	$5,217,559	$34,973 54
Deduct expirations and cancellations	32,421,304	502,160 15	5,217,559	$34,973 54
In force Dec. 31, 1899	$32,283,438	$482,678 94	.....	.....
Deduct amount reinsured	3,060,441	41,514 64	.....	.....
Net amount in force	$29,222,997	$441,164 30	.....	.....

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$23,169,477	$329,855 30	1-2	$164,927 65
1897	Three years	1,026,348	24,217 00	1-6	4,036 16
1898	Three years	1,905,985	40,855 00	1-2	20,427 50
1899	Three years	2,940,562	43,380 00	5-6	36,115 00
1898	Five years	17,450	224 00	7-10	156 80
1899	Five years	163,175	2,633 00	9-10	2,369 70
Totals		$29,222,997	$441,164 30	.....	$228,032 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$7,247,388 00
Total losses paid since organization	3,358,869 00
Total cash dividends declared since the Company commenced business	613,892 00
Total dividends declared payable in stock since organization	77,739 00
Total par value of the Company's stock owned by the directors	82,100 00
Total amount of fire losses incurred during the year	241,400 30
Total amount of ocean marine losses incurred during the year	18,285 29

Business in the State of New York during the year.

Fire risks written	$5,373,322 00
Premiums received	27,670 23
Losses paid	17,357 57
Amount of losses incurred	19,157 57
Amount of taxes paid to various fire departments	128 55
Amount paid the Comptroller for taxes on premiums	171 93

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

[Organized February, 1865; commenced business May, 1872.]

E. BUCKINGHAM, President. R. J. SMITH, Secretary.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$31,985 70
Loans on bond and mortgage (first liens)	197,600 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $22,000 is in process of foreclosure)	22,000 00
Interest due and unpaid on bond and mortgage loans	2,035 00
Interest accrued thereon	4,277 04

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$100,000 00	114	$114,000 00	
U. S. 3 per cent. bonds	25,000 00	110¾	27,687 50	
Chicago Packing & Provision Co. 6 per cent. bonds	25,000 00	103	25,750 00	
North Chic. St. R. R. Co. 6 per cent. certificates of indebtedness	5,000 00	100	5,000 00	
Cass Avenue & Fair Grounds Ry. 1st mtg. 5 per cent. gold bonds	10,000 00	104	10,400 00	
Chicago & Eastern Illinois R. R. gen. con. 1st mtg. 5 p. c. bds	10,000 00	111¼	11,125 00	
Lake Erie & Western R. R. 1st mtg. 50-year gold bonds	20,000 00	120	24,000 00	
Wabash R. R. 1st mtg. 50-year 5 per cent. bonds	25,000 00	113¼	28,312 50	
Atchison, Topeka & Santa Fe Ry. 4 per cent. adjustment bonds	50,000 00	78½	39,250 00	
Union Pacific R. R. 1st mtg. 4 per cent. bonds	50,000 00	103¾	51,875 00	
Metropolitan West Side Elevated R. R. 40-year gold bonds	20,000 00	93¾	18,750 00	
Chicago, Milwaukee & St. Paul Ry. common stock	50,000 00	118	59,000 00	
Chicago, Milwaukee & St. Paul Ry. pref. stock	50,000 00	172½	86,250 00	
Chicago & Northwestern Ry. common stock	50,000 00	159	79,500 00	
Chicago & Northwestern Ry. pref. stock	25,000 00	200	50,000 00	
Illinois Central R. R. stock	50,000 00	112	56,000 00	
Denver & Rio Grande R. R. pref. stock	120,000 00	69	82,800 00	
Chicago, St. Paul, Minneapolis & Omaha Ry. common stock	15,000 00	119½	17,925 00	
Union Pacific R. R. pref. stock	50,000 00	74	37,000 00	
Chicago City Ry. stock	170,000 00	285	484,500 00	
Chicago West Div. Ry. stock	6,800 00	600	40,800 00	
North Chicago City Ry. stock	5,000 00	550	27,500 00	
North Chicago Street R. R. stock	72,000 00	230	165,600 00	
South Side Elevated R. R. stock	30,000 00	100	30,000 00	
American Exchange National Bank stock	25,000 00	10	2,500 00	
National Bank of America stock	30,000 00	10	3,000 00	
America National Bank stock	27,500 00	176	48,400 00	
Corn Exchange National Bank stk.	10,000 00	290	29,000 00	
Union National Bank stock	20,000 00	135	27,000 00	
Continental National Bank stock	32,500 00	175	56,875 00	
Central Music Hall stock	2,200 00	300	6,600 00	
Chicago Leasehold Trustees stock.	25,000 00	80	20,000 00	
Town of Cicero warrants	1,061 85	92	976 90	
Total par and market values	$1,207,061 85	.....	$1,767,376 90	1,767,376 90

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chicago Auditorium Association bonds	$28,000 00	$28,000 00	$22,500 00
Note secured by trust deed	5,000 00	5,000 00	3,000 00
Total amounts	$33,000 00	$33,000 00	$25,500 00

		$25,500 00
Cash in office, $495.36; in bank, $88,136.97; total		88,632 33
Interest due and accrued on stocks and bonds		6,171 57
Interest due and accrued on collateral loans		665 07
Gross premiums in due course of collection		108,601 09
All other assets, viz.: Due from other companies for losses paid and premiums advanced		28,959 17
Aggregate amount of all actual available Assets		**$2,283,803 87**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$25,724 30	
Losses unadjusted, including all reported and supposed losses	79,753 03	
Losses resisted, including interest, cost and expenses	14,285 00	
Total amount of claims for losses	$119,762 33	
Deduct reinsurance thereon	7,051 51	
Net amount of unpaid losses and claims		$112,710 82
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$340,969 86	
Unearned premiums, *pro rata*, on fire risks running more than one year	301,434 69	
Total unearned premiums		642,404 75
All other liabilities, viz.: Commissions and brokerage, $11,379.65; all other items, $13,146.54; total		24,526 19
Total liabilities, except capital and net surplus		**$779,641 76**
Joint-stock capital paid up in cash		**500,000 00**
Surplus beyond all liabilities		**1,004,162 11**
Aggregate Liabilities, including paid up capital and net surplus		**$2,283,803 87**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,100,737 38	
Deduct reinsurance ($77,824.06), rebate and return premiums	222,303 49	
Net cash received for premiums (all fire)		$878,433 89
Interest received on bonds and mortgages		10,985 69
Interest and dividends received from all other sources		74,889 25
Received for rent		1,019 51
Aggregate Receipts during the year in cash		**$965,328 34**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$622,052 50	
Deduct salvages and reinsurances	100,333 25	
Net amount paid for losses (all fire)		$521,719 25
Dividends paid		50,000 00
Commissions and brokerage		179,940 50
Salaries and other charges of officers, clerks and other employes		66,630 85
State, national and local taxes		27,706 34
All other disbursements, viz.: Postage, printing, supplies and miscellaneous expenses		62,927 72
Aggregate Disbursements during the year in cash		**$908,924 66**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$89,320,612	$1,061,263 53
Written or renewed in 1899	102,522,056	1,127,493 30
Totals	$191,842,668	$2,188,756 83
Deduct expirations and cancellations	76,302,076	876,179 13
In force December 31, 1899	$115,540,592	$1,312,577 70
Deduct amount reinsured	12,027,475	81,268 75
Net amount in force	$103,513,117	$1,231,308 95

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$59,375,683	$681,939 73	1-2	$340,969 86
1898	Two years	508,629	3,959 17	1-4	989 79
1899	Two years	422,976	4,134 94	3-4	3,101 21
1897	Three years	7,797,608	97,787 81	1-6	16,297 97
1898	Three years	10,046,553	115,708 45	1-2	57,854 22
1899	Three years	11,528,110	138,523 69	5-6	115,436 42
1896	Four years	352,750	3,112 72	1-8	389 08
1897	Four years	449,300	3,968 46	3-8	1,488 17
1898	Four years	587,430	4,817 12	5-8	3,010 70
1899	Four years	646,941	5,497 11	7-8	4,809 97
1895	Five years	1,480,591	23,723 16	1-10	2,427 31
1896	Five years	1,672,759	26,960 75	3-10	8,088 18
1897	Five years	2,430,049	35,710 27	1-2	17,585 13
1898	Five years	2,691,781	37,240 94	7-10	26,068 56
1899	Five years	3,539,957	48,764 63	9-10	43,888 18
Totals		$103,513,117	$1,231,308 95	.....	$642,404 75

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$13,855,448 24
Total losses paid since organization		8,430,582 61
Total cash dividends declared since the Company commenced business		1,372,500 00
Total par value of the Company's stock owned by the directors		141,400 00
Total amount of fire losses incurred during the year		526,170 31
Amount deposited in Georgia for the protection of policyholders	$27,687 50	

Business in the State of New York during the year.

Fire risks written	$7,444,641 00
Premiums received	55,416 83
Losses paid	16,148 38
Amount of losses incurred	27,439 15
Amount of taxes paid to various fire departments	670 05

UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 6, 1804; commenced business July 25, 1803.]

CHARLES S. HOLLINSHEAD, President. EDGAR R. DANNELS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$160,000 00
Loans on bond and mortgage (first liens).....	9,900 00
Interest accrued thereon.....	150 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 5 per cent. coupon bonds....	$10,000 00	113	$11,300 00
Susquehanna Coal Co. 6 per cent. coupon bonds	10,000 00	123	12,300 00
Steubenville & Indiana R. R. Co. 5 per cent. reg. bonds.....	15,000 00	113	16,950 00
Chesapeake & Delaware Canal Co. 5 per cent. reg. bonds.....	15,000 00	56	8,400 00
Phila. & Reading R. R. Co. con. sterling 6 per cent. coupon bds...	12,000 00	122¼	14,670 00
Phila. & Reading R. R. Co. gen. mtg. 4 per cent. coupon bonds..	10,000 00	86½	8,650 00
Phila. & Reading R. R. Co. 5 per cent. gold reg. bonds.....	10,000 00	122½	12,250 00
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent. coupon bds.	4,000 00	107	4,280 00
Lehigh Valley R. R. 6 per cent. reg. annuity bonds	10,000 00	124	12,400 00
North Penn. R. R. Co. 6 per cent reg. bonds	2,000 00	113	2,260 00
Hestonville, Mantua & Fairmount Pass. R. R. Co. 5 p. c. con. mtg. gold bonds	3,000 00	119	3,570 00
People's Pass. Ry. Co. 1st mtg. 5 per cent. coupon bonds	6,000 00	111	6,660 00
People's Pass. Ry. Co. con. mtg. 5 per cent. coupon bonds.....	5,000 00	111	5,550 00
Lehigh Coal & Nav. Co. collateral trust 4½ p. c. gold coupon bds..	10,000 00	105	10,500 00
Cin., Dayton & Ironton R. R. Co. 1st mtg. 5 p. c. gold coupon bds.	5,000 00	114	5,700 00
Terminal R. R. Asso. of St. L. 1st con. mtg. 5 p. c. gold bonds.....	5,000 00	112	5,600 00
Atlantic City R. R. 5 p. c. gold mtg. coupon bonds	11,000 00	111	12,210 00
Union Traction Co. 4 per cent. reg. trust certificates	10,000 00	97½	9,750 00
Huntingdon & Broad Top Car Trust fund 5 p. c. coupon bonds..	10,000 00	101	10,100 00
Easton & Amboy R. R. Co. trustees' 5 p. c. reg. certificates.....	14,000 00	110½	15,470 00
Penn. & N. Y. Canal & R. R. Co. con. mtg. 5 p. c. reg. bonds.....	10,000 00	106	10,600 00
Bloomfield St. Ry. Co. 1st mtg. 5 per cent. coupon bonds	10,000 00	112	11,200 00
Lynn & Boston R. R. Co. 1st mtg. 5 p. c. gold coupon bds.....	5,000 00	112	5,600 00
Camden & Suburban Ry. Co. 1st mtg. 50-yr 5 p. c. gold coupon bds	10,000 00	105	10,500 00
Little Schuylkill R. R. Co. stk....	5,000 00	60	6,000 00
North Penn. R. R. Co. stock.....	6,800 00	102	13,872 00
Delaware Insurance Co. stock.....	2,200 00	26	*2,268 00
Phila. Nat. Bank stock.....	6,800 00	210	14,280 00
Farmers & Mechanics' Nat. Bank stock	8,800 00	106	9,328 00
Phila. Traction Co. stock.....	5,000 00	95	9,500 00

* Deducted by Company, see page 407.

	Par value.	Carried at.	Market value.	
13th and 15th St. Pass. Ry. Co. stk.	$5,450 00	310	$33,790 00	
Phila. & Reading R. R. 2d pref. stock	1,750 00	14½	507 50	
Phila. & Reading R. R. Co. com. stock	4,250 00	9¼	786 25	
Con. Traction Co. of Pittsburgh pref. stock	3,500 00	62	4,340 00	
Totals par and market values..	$261,550 00	.....	$321,141 75	
*Deducted by Company			2,268 00	
				$318,873 75
Cash in office, $1,435.22; in bank, $23,812.64; in hands of manager, $10,513.87; total				35,761 73
Interest due and accrued on stocks and bonds				241 68
Gross premiums in due course of collection				52,275 70
Bills receivable not matured taken for premiums				1,120 82
Due from perpetual insurance on building				742 50
Aggregate amount of all actual available Assets				$579,066 18

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$10,651 55	
Losses unadjusted, including all reported and supposed losses	31,077 45	
Total amount of claims for losses	$41,729 00	
Deduct reinsurance thereon	4,598 79	
Net amount of unpaid losses and claims		$37,130 21
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$94,374 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	102,024 87	
Total unearned premiums		196,399 78
Amount reclaimable on perpetual fire policies (90 per cent.)		33,592 54
All other liabilities, viz.: Commissions and brokerage, $12,661.45; stock fractions, $29.70; total		12,691 15
Total liabilities, except capital and net surplus		$279,813 68
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		99,252 50
Aggregate Liabilities, including paid up capital and net surplus		$579,066 18

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$313,814 32	
Deduct reinsurance ($16,959.63), rebate and return premiums	54,135 50	
Net cash received for premiums (all fire)		$259,678 82
Interest received on bonds and mortgages		592 50
Interest and dividends received from all other sources		17,285 75
Received for rent		2,458 27
Received from all other sources, viz.: Profit and loss		449 27
Deposits premiums received on perpetual fire risks	$1,020 61	
Aggregate Receipts during the year in cash		$280,464 61

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$209,397 75	
Deduct salvages and reinsurances	18,729 35	
Net amount paid for losses (all fire)		$190,668 40
Dividends paid		12,000 00
Commissions and brokerage		52,046 34
Salaries and other charges of officers, clerks and other employes		39,431 86
State, national and local taxes		9,515 58
All other disbursements, viz.: Advertising, postage, printing, supplies and sundry expenses, $18,293.46; real estate, $5,322.77; U. S. revenue, $1,374.16; total		24,990 39
Aggregate Disbursements during the year in cash		**$328,652 57**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$38,730,810	$385,108 40
Written or renewed in 1899	30,590,558	318,388 76
Totals	$69,321,368	$703,497 16
Deduct expirations and cancellations	29,391,825	294,295 59
In force December 31, 1899	$39,929,543	$409,201 57
Deduct amount reinsured	2,170,448	22,855 47
Net amount in force	$37,759,095	$386,346 10
Perpetual risks (not included above)		$1,258,146 00
Premiums on same		37,325 05

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$18,281,988	$188,749 82	1-2	$94,374 91
1898	Two years	123,865	831 97	1-4	207 99
1899	Two years	104,239	1,002 80	3-4	752 10
1897	Three years	3,776,463	40,110 53	1-6	6,685 09
1898	Three years	4,564,962	44,524 40	1-2	22,262 20
1899	Three years	4,561,509	45,839 49	5-6	38,199 57
1896	Four years	77,475	728 50	1-8	91 07
1897	Four years	107,245	1,013 11	3-8	379 92
1898	Four years	73,650	645 49	5-8	403 43
1899	Four years	30,280	385 15	7-8	337 01
1895	Five years	952,704	10,865 97	1-10	1,086 60
1896	Five years	1,117,458	11,638 42	3-10	3,491 53
1897	Five years	1,292,256	12,779 11	1-2	6,389 55
1898	Five years	1,406,356	13,846 96	7-10	9,692 87
1899	Five years	1,288,645	13,384 38	9-10	12,045 94
Totals		$37,759,095	$386,346 10	.....	$196,399 78

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$25,048,111 00
Total losses paid since organization	17,661,233 00
Total cash dividends declared since the Company commenced business.	1,930,221 00
Total dividends declared payable in stock since organization	15,000 00
Total par value of the Company's stock owned by the directors	46,140 00
Total amount of fire losses incurred during the year	188,918 51

Business in the State of New York during the year.

Fire risks written	$5,858,351 00
Premiums received	31,396 25
Losses paid	33,998 31
Amount of losses incurred	31,529 35
Amount of taxes paid to various fire departments	616 75

UNITED FIRE INSURANCE COMPANY.

BALTIMORE, MD.

[Organized February 28, 1899; commenced business April 20, 1899.]

H. CRAWFORD BLACK, President. M. LEWIN HEWES, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$65,300 00
Loans on bond and mortgage (first liens)	6,800 00
Interest accrued thereon	147 55

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 4 per cent. bds.	$18,000 00	133¾	$24,075 00
Baltimore city 3½ per cent. bonds.	5,200 00	112	5,824 00
Baltimore city 3½ per cent. bonds.	15,000 00	113	16,950 00
Baltimore city 3½ per cent. bonds.	120,000 00	112	134,400 00
Baltimore city 3½ per cent. bonds.	150,000 00	112	168,000 00
State of Maryland 3 per cent. bds.	2,000 00	100	2,000 00
Virginia century 2 per cent. bonds.	1,000 00	85	850 00
Richmond, Va., 4 per cent. bonds.	10,000 00	115	11,500 00
Virginia Midland 5 per cent. bds.	3,000 00	110¼	3,307 50
Atlanta & Char. L. 7 per cent. bds.	2,000 00	117	2,340 00
N. C. Ry. Co. stock	10,500 00	91½	19,225 00
National Bank Commerce stock	3,000 00	19	3,800 00
First National Bank stock	2,000 00	145	2,900 00
Citizens' National Bank stock	2,500 00	22	5,500 00
National Mechanics' Bank stock	6,250 00	27	16,875 00
Western National Bank stock	2,000 00	40	4,000 00
Total par and market values	$352,450 00	.....	$421,546 50

	421,546 50
Cash in office, $2,967.87; in bank, $8,712.16; total	11,680 03
Interest due and accrued on stocks and bonds	5,236 00
Gross premiums in due course of collection	33,118 00
All other assets, viz.: Rents due and accrued, $342.50; due for reinsurance on losses paid, $2,092.59; total	2,435 09
Aggregate amount of all actual available Assets	**$546,263 17**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$29,060 10	
Losses resisted, including interest, cost and expenses	500 00	
Total amount of claims for losses	$29,560 10	
Deduct reinsurance thereon	4,748 85	
Net amount of unpaid losses and claims		$24,811 25
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$44,083 79	
Unearned premiums, *pro rata*, on fire risks running more than one year	51,308 61	
Total unearned premiums		95,392 40

Salaries and other miscellaneous expenses, due and accrued.	$405 31
All other liabilities, viz.: Taxes and assessments, $82.94; commissions and brokerage, $5,074.20; return premiums, $6,001.90; reinsurance, $6,001.79; total	17,160 83
Total liabilities, except capital and net surplus	**$137,769 79**
Joint-stock capital paid up in cash	250,000 00
Surplus beyond all liabilities	158,493 38
Aggregate Liabilities, including paid up capital and net surplus	**$546,263 17**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$166,501 35	
Deduct reinsurance ($16,551.84), rebate and return premiums	28,531 67	
Net cash received for premiums (all fire)		$137,969 68
Interest received on bonds and mortgages		187 00
Interest and dividends received from all other sources		7,709 30
Received for rent		8,022 61
Aggregate Receipts during the year in cash		**$148,888 59**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$65,577 24	
Deduct salvages and reinsurances	9,294 54	
Net amount paid for losses (all fire)		$56,282 70
Commissions and brokerage		52,483 10
Salaries and other charges of officers, clerks and other employes		13,183 96
State, national and local taxes		6,333 75
All other disbursements, viz.: Rent, $1,000; advertising and stationery, $7,282.17; office fixtures, $3,234.92; real estate expenses, including taxes, $2,466.78; total		13,983 87
Aggregate Disbursements during the year in cash		**$142,267 38**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force April 30, 1899	$17,712,202	$148,140 77
Written or renewed in 1899	15,522,953	125,372 06
Totals	$33,235,155	$273,512 83
Deduct expirations and cancellations	8,362,907	64,542 64
In force December 31, 1899	$24,872,248	$208,970 19
Deduct amount reinsured	3,534,642	*31,094 01
Net amount in force	$21,337,606	$177,876 18

Largest amount in any one hazard, $25,000.

*Of this amount $621.64 is not allowed by the Insurance Law.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$10,384,324	$88,167 59	1-2	$44,083 79
1898	Two years	91,646	381 85	1-4	95 46
1899	Two years	39,390	768 18	3-4	576 13
1897	Three years	1,705,525	12,138 65	1-6	2,023 10
1898	Three years	2,513,599	17,788 74	1-2	8,894 37
1899	Three years	3,268,208	21,732 92	5-6	18,110 76
1896	Four years	12,300	88 50	1-8	11 06
1897	Four years	18,325	190 12	3-8	71 29
1898	Four years	14,400	173 51	5-8	108 45
1899	Four years	73,290	343 89	7-8	300 90
1895	Five years	373,993	4,171 66	1-10	417 15
1896	Five years	444,260	4,891 97	3-10	1,467 57
1897	Five years	723,513	8,234 31	1-2	4,117 16
1898	Five years	845,630	9,037 96	7-10	6,326 50
1899	Five years	829,203	9,766 33	9-10	8,788 71
Totals		$21,337,606	$177,876 18	.....	$95,392 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$199,619 35
Total losses paid since organization	56,282 70
Total par value of the Company's stock owned by the directors	47,715 00
Total amount of fire losses incurred during the year	79,001 36
Amount deposited in Virginia for the protection of policyholders	$15,025 00

Business in the State of New York during the year.

Fire risks written	$2,913,726 00
Premiums received	17,078 64
Losses paid	24,333 67
Amount of losses incurred	36,542 22
Amount of taxes paid to various fire departments	60 05

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized April 2, 1860; commenced business April 1, 1861.]

ROBERT B. BEATH, President. DENNIS J. SWEENY, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$193,950 00
Loans on bond and mortgage (first liens).....	609,281 50
Interest due and unpaid on bond and mortgage loans.....	1,502 87
Interest accrued thereon.....	8,647 96

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
Allegheny Valley R. R. Co. 1st mtg. 7 per cent. bonds	$20,000 00	126	$25,200 00
Atlantic City R. R. Co. gold mtg. 5 per cent. bonds	20,000 00	110	22,000 00
Baltimore & Potomac R. R. Co. tunnel 6 per cent. bonds	5,000 00	123	6,150 00
Chi., R. I. & Pac. Ry. Co. gen. mtg. 4 per cent. bonds	15,000 00	106	15,900 00
Chi. & Western Ind. R. R. Co. gen. mtg. 6 per cent. bonds.....	10,000 00	120	12,000 00
Evansville & Terre Haute R. R. 1st gen. mtg. 5 per cent. bonds.....	10,000 00	104	10,400 00
Illinois Cent. R. R. Co. (Louisville Div.), 1st. mtg. 3½ per cent. bds.	10,000 00	100	10,000 00
Lake, Erie & Western R. R. Co. 1st mtg. 5 per cent. gold bonds....	10,000 00	121	12,100 00
Lehigh Valley Ry. Co. 1st mtg. 4½ per cent. gold bonds.....	20,000 00	108	21,600 00
Lehigh Coal & Nav. Co. collateral trust 4½ p. c. gold bonds.....	20,000 00	102	20,400 00
McKeesport & Belle Vernon R. R. Co. 1st mtg. 6 per cent. bonds..	10,000 00	123	12,300 00
Northern Cent. Ry. con. gen. mtg. series C 6 per cent. bonds.....	10,000 00	111	11,100 00
Penn. & New York Canal & R. R. Co. con. mtg. 4 per. cent. bonds..	20,000 00	94	18,800 00
Penn. R. R. Co. collateral trust 4½ per cent. bonds.....	20,000 00	109	21,800 00
Phila. & Balto. Cent. R. R. Co. loan certf. 4½ per cent. bonds..	10,000 00	104	10,400 00
Phila. & Erie R. R. Co. gold mtg. 6 per cent. bonds	15,000 00	130	19,500 00
Phila. & Erie R. R. Co. gold mtg. 5 per cent. bonds	5,000 00	119	5,950 00
Pittsburg, Cin. & St. L. Ry. mtg. 7 per cent. bonds.....	17,000 00	103	17,510 00
Pittsburg, Cin., Chi., & St. L. Ry. con. mtg. series A 4½ p. c. bds..	10,000 00	114	11,400 00
Pittsburg, Cin. Chi., & St. L. Ry. con. mtg. series B 4½ p. c. bds.	10,000 00	114	11,400 00
Car Trust of N. Y., No. 2, series F 5 per cent. bonds	3,000 00	101	3,030 00
Car Trust of N. Y., No. 3, series G 5 per cent. bonds.....	9,000 00	101	9,090 00
Lehigh Valley Ry. Co. trust gold 5 per cent. bonds.....	10,000 00	100	10,000 00
Elec. & People's Trac. Co. stock trust certf. 4 per cent. bonds...	15,200 00	98	14,896 00
Newark, (N. J.) Pass. Ry Co. 1st con. mtg. 5 per cent. bonds.....	10,000 00	116	11,600 00
People's Pass. Ry. Co. stock trust certf. 4 per cent. bonds.....	15,000 00	107	16,050 00
Phila. Trac. Co. con. trust 4 per cent. bonds	10,000 00	106	10,600 00
Second Avenue Trac. Co. (Pittsburg), 1st mtg. 5 p. c. bonds..	15,000 00	116	17,400 00
The Mortgage Trust Co. of Penn. deb. 4 per cent. bonds.....	10,000 00	72	7,200 00

	Par value.	Carried at.	Market value.	
The Real Estate Title Insurance & Trust Co. deb. 4 per cent. bds..	$20,000 00	100	$20,000 00	
City of Woonsocket, Dakota, 7 per cent. bonds	6,000 00	100	6,000 00	
United Gas Co. 6 per ct. deb. bds..	20,000 00	104	20,800 00	
Continental Pass. Ry. (Phila.), stk.	10,000 00	150	30,000 00	
Frankford & Southwark Pass. Ry. stock	1,500 00	450	13,500 00	
Union Pass. Ry. stock	10,000 00	240	48,000 00	
Mil. Underwriters Building Ass'n stock	100 00	.....	100 00	
Total par and market values...	$431,800 00	.....	$534,176 00	$534,176 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
13th & 15th Sts. Pass Ry. Co. stk.	$2,500 00	$15,000 00		
Bucks Co. (Pa.) Trust Co. stock....	2,000 00	2,000 00		
New Hope Delaware Bridge Co. stock	1,200 00	1,200 00	$23,500 00	
Title Guar. & Trust Co. N. Y. stk.	1,000 00	3,900 00		
Phila. Traction Co. stock	10,000 00	19,000 00		
Con. Trac. Co. of N. J. bonds....	6,000 00	6,420 00		
Real Estate Title Insurance & Trust Co. of Phila. stock.....	7,500 00	8,550 00	5,000 00	
Phila. Trac. Co. stock.....	25,000 00	47,500 00	35,000 00	
Frankford & Southwark Pass. R. R. Co. of Phila. stock.....	300 00	2,700 00	2,000 00	
Total amounts	$55,500 00	$106,270 00	$65,500 00	65,500 00
Cash in office, $4,488.28; in bank, $60,850.34; total				65,338 62
Interest due and accrued on stocks and bonds				171 66
Interest due and accrued on collateral loans				1,053 67
Gross premiums in due course of collection				53,256 78
All other assets, viz.: Rents due and accrued, $212.65; perpetual deposits in course of collection, $5,922.60; deposits with Philadelphia Underwriters' Association, $100; total				6,235 25
Aggregate amount of all actual available Assets				**$1,539,114 31**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,357 40	
Losses unadjusted, including all reported and supposed losses	15,671 25	
Losses resisted, including interest, cost and expenses....	9,550 00	
Net amount of unpaid losses and claims		$39,578 65
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$98,087 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	136,198 95	
Total unearned premiums		234,286 88
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		728,775 71
Salaries and other miscellaneous expenses, due and accrued		1,987 17
All other liabilities, viz.: Taxes and assessments, $4,500; commissions and brokerage, $11,434.94; return premiums, $4,138.21; reinsurance, $3,001.60; total		23,074 75
Total liabilities, except capital and net surplus		$1,027,703 16
Joint-stock capital paid up in cash		**300,000 00**
Surplus beyond all liabilities		**211,411 15**
Aggregate Liabilities, including paid up capital and net surplus		**$1,539,114 31**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$315,230 48	
Deduct reinsurance ($20,622.33), rebate and return premiums	53,045 30	
Net cash received for premiums (all fire)		$262,185 18
Interest received on bonds and mortgages		35,542 72
Interest and dividends received from all other sources		26,600 11
Deposits premiums received on perpetual fire risks	$24,404 02	
Aggregate Receipts during the year in cash		**$324,328 01**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$203,573 49	
Deduct salvages and reinsurances	13,670 66	
Net amount paid for losses (all fire)		$189,902 83
Dividends paid		30,000 00
Commissions and brokerage		59,428 46
Salaries and other charges of officers, clerks and other employes		28,182 53
State, national and local taxes		5,047 35
All other disbursements, viz.: Real estate expenses, $1,003.05; Insurance Department fees, $1,516.52; advertising, printing and stationery, $5,144.06; legal, $1,020.59; furniture and fixtures, $287.95; miscellaneous, $20,334.69; profit and loss, $246.89; total		29,553 75
Deposit premiums returned on perpetual risks	$15,942 36	
Aggregate Disbursements during the year in cash		**$342,114 92**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$41,930,192	$412,476 55
Written or renewed in 1899	33,840,389	329,123 95
Totals	$75,770,581	$741,600 50
Deduct expirations and cancellations	27,678,364	269,771 19
In force December 31, 1899	$48,092,217	$471,829 31
Deduct amount reinsured	2,761,983	*30,262 96
Net amount in force	$45,330,234	$441,566 35
Perpetual risks (not included above)		$35,304,299 00
Deposits on same,		806,356 50

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$19,101,500	$196,175 85	1-2	$98,087 93
1898	Two years	283,622	2,458 31	1-4	614 58
1899	Two years	190,486	1,596 17	3-4	1,197 13
1897	Three years	2,773,012	28,110 28	1-6	4,685 04
1898	Three years	4,151,448	39,839 94	1-2	19,919 97
1899	Three years	4,310,877	42,268 71	5-6	35,223 93
1896	Four years	133,670	1,129 70	1-8	141 23
1897	Four years	122,500	1,066 57	3-8	399 97
1898	Four years	230,505	1,925 94	5-8	1,203 71
1899	Four years	294,650	2,503 67	7-8	2,190 71
1895	Five years	1,652,041	17,034 86	1-10	1,703 49
1896	Five years	1,775,570	17,087 22	3-10	5,126 16
1897	Five years	2,435,193	22,112 65	1-2	11,056 32
1898	Five years	2,969,848	27,309 27	7-10	19,116 48
1899	Five years	3,322,837	29,874 92	9-10	26,887 42
Various	Over 5 years	1,582,475	11,072 29	Various	6,732 81
Totals		$45,330,234	$441,566 35	.....	$234,286 88

* Of this amount $2,525.71 is not allowed by the Insurance Law.

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,871,069 40
Total losses paid since organization	2,921,205 86
Total cash dividends declared since the Company commenced business	503,506 00
Total par value of the Company's stock owned by the directors	82,410 00
Total amount loaned to officers and directors	9,000 00
Total amount loaned to stockholders not officers	34,500 00
Total amount of fire losses incurred during the year	188,654 95

Business in the State of New York during the year.

Fire risks written	$8,038,826 00
Premiums received	47,167 38
Losses paid	49,851 33
Amount of losses incurred	48,313 22
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	99 04
Amount of taxes paid to various fire departments	819 84

VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

RICHMOND, VA.

[Organized and commenced business March 14, 1832.]

WM. H. PALMER, President. WM. H. McCARTHY, Secretary.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$120,525 30
Loans on bond and mortgage (first liens)	101,612 06
Loans on bond and mortgage upon which more than one year's interest is due (of which $1,350 is in process of foreclosure)	20,435 46
Interest accrued thereon	6,971 95

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. consol 4 per cent. bonds	$32,500 00	114	$37,050 00	
U. S. 3 per cent. bonds	10,000 00	110	11,000 00	
Virginia Century 2.3 per cent. bds.	233,000 00	84	195,720 00	
Richmond city 4 per cent. bonds	53,000 00	104	55,120 00	
Richmond city 6 per cent. bonds	6,700 00	112	7,504 00	
Danville, Va., 8 per cent. bonds	20,000 00	120	24,000 00	
Wilmington, N. C., 5 per cent. bds.	10,000 00	103	10,300 00	
New York city 3½ per cent. bonds	13,000 00	105	13,650 00	
University of Virginia 5 per cent. bonds	11,500 00	107	12,305 00	
Old Dominion Iron & Nail Works 6 per cent. mtge. bonds	15,000 00	90	13,500 00	
Georgia Midland Ry. 4½ per cent. terminal mtge. bonds	10,000 00	60	6,000 00	
Southern Ry. 5 per cent. bonds	10,000 00	107	10,700 00	
Charlotte, Columbia & Augusta R. R. 7 per cent. bonds	5,000 00	118	5,900 00	
Georgia Midland Ry. 3 per cent. bonds	40,000 00	60	24,000 00	
National Bank of Virginia stock	3,200 00	112½	3,600 00	
Total par and market values	$472,900 00	.....	$430,349 00	430,349 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
City Bank stock	$10,000 00	$12,000 00	$9,885 00	
Metropolitan Bank stock	300 00	300 00	250 00	
Georgia Pacific bonds	3,000 00	3,600 00	3,365 00	
Savings Bank of Richmond stock	300 00	375 00	264 00	
Richmond & Petersburg Ry. bonds	1,000 00	1,200 00	5,500 00	
Richmond Locomotive Works bds.	5,000 00	4,750 00		
Georgia Midland Ry. bonds	1,000 00	1,200 00	802 27	
Smith-Courtney Co. stock	200 00	200 00	115 00	
Total amounts	$20,800 00	$23,625 00	$20,181 27	20,181 27
Cash in office, $2,508.34; in bank, $27,374.07; total				29,882 41
Interest due and accrued on collateral loans				400 10
Gross premiums in due course of collection				99,705 43
Bills receivable, not matured, taken for premiums				1,667 02
All other assets, viz.: Rents due and accrued				1,975 00
Aggregate amount of all actual available Assets				**$833,705 00**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$39,598 00	
Losses unadjusted, including all reported and supposed losses	22,450 00	
Losses resisted, including interest, cost and expenses..	7,068 00	
Total amount of claims for losses	$69,116 00	
Deduct reinsurance thereon	4,958 00	
Net amount of unpaid losses and claims		$64,158 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$147,480 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	172,314 89	
Total unearned premiums		319,795 29
Cash dividends to stockholders, unpaid		125 00
Total liabilities, except capital and net surplus		**$384,078 29**
Joint-stock capital paid up in cash		**250,000 00**
Surplus beyond all liabilities		**199,626 71**
Aggregate Liabilities, including paid up capital and net surplus		**$833,705 00**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$695,515 96	
Deduct reinsurance ($47,236.21), rebate and return premiums	283,022 05	
Net cash received for premiums (all fire)		$412,493 91
Interest received on bonds and mortgages		6,595 64
Interest and dividends received from all other sources		18,022 71
Received for rent		5,673 16
Received from all other sources, viz.: Profit on sale of stocks and bonds, $10,775.25; profit and loss, $148.45; total		10,923 70
Aggregate Receipts during the year in cash		**$453,709 12**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$260,884 72	
Deduct salvages and reinsurances	19,204 96	
Net amount paid for losses (all fire)		$241,679 76
Dividends paid		19,924 00
Commissions and brokerage		83,236 24
Salaries and other charges of officers, clerks and other employes		22,679 71
State, national and local taxes		15,112 91
All other disbursements, viz.: Advertising, $4,950.67; legal fees, $1,725.27; real estate, $1,892.80; furniture and fixtures, $1,137; associations and boards, $3,924.15; general expenses, $6,631.07; real estate sale, $73; total		20,333 96
Aggregate Disbursements during the year in cash		**$402,966 58**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$30,241,878	$539,118 18
Written or renewed in 1899	33,404,409	515,613 49
Totals	$63,646,287	$1,054,731 67
Deduct expirations and cancellations	27,177,141	395,769 59
In force December 31, 1899	$36,469,146	$658,962 08
Deduct amount reinsured	2,664,261	47,236 21
Net amount in force	$33,804,885	$611,725 87

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$18,206,981	$294,960 81	1-2	$147,480 40
1898.....	Two years.....	24,515	226 02	1-4	56 50
1899.....		7,500	100 00	3-4	75 00
1897.....	Three years.....	2,382,736	42,429 07	1-6	7,071 34
1898.....		3,014,371	51,221 59	1-2	25,610 79
1899.....		3,749,934	63,374 36	5-6	52,811 97
1896.....	Four years.....	9,500 00	286 80	1-8	35 85
1897.....		4,330	49 67	3-8	18 62
1898.....		24,750	242 90	5-8	151 81
1899.....		28,430	350 21	7-8	306 44
1895.....	Five years.....	977,882	25,482 62	1-10	2,548 26
1896.....		1,082,384	27,368 42	3-10	8,210 53
1897.....		1,251,938	32,274 48	1-2	16,187 24
1898.....		1,384,525	33,962 36	7-10	23,773 65
1899.....		1,655,109	39,396 54	9-10	35,456 89
Totals		$33,804,885	$611,725 87	.....	$319,795 29

Answers to General Interrogatories.

Total par value of the Company's stock owned by the directors.....	$9,700 00
Total amount loaned to officers and directors.....	8,100 00
Total amount loaned to stockholders not officers.....	3,450 00
Total amount of fire losses incurred during the year.....	278,022 76

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Illinois	$11,400 00
Missouri	11,400 00

Business in the State of New York during the year.

Fire risks written.....	$2,097,834 00
Premiums received	11,015 96
Losses paid	13,998 97
Amount of losses incurred.....	21,173 97
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	200 00
Amount of taxes paid to various fire departments.....	242 46
Amount paid the Comptroller for taxes on premiums.....	84 56

VIRGINIA STATE INSURANCE COMPANY.

RICHMOND, VA.

[Organized December 14, 1865; commenced business March 14, 1866.]

N. V. RANDOLPH, President. ROBERT LECKY, Jr., Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$54,981 15
Loans on bond and mortgage (first liens)	29,265 40
Loans on bond and mortgage upon which more than one year's interest is due	1,188 27
Interest due and unpaid on bond and mortgage loans	377 45

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. bonds	$80,000 00	115	$92,000 00	
U. S. 3 per cent. bonds	15,000 00	110	16,500 00	
Virginia Century 2.3 per cent. bds.	100,000 00	85	85,000 00	
University of Virginia 5 per cent. bonds	5,000 00	107	5,350 00	
Richmond City 4 per cent. bonds	8,900 00	105	9,345 00	
Richmond City 5 per cent. bonds	500 00	103	515 00	
Richmond City 6 per cent. bonds	6,000 00	115	6,900 00	
Richmond city 8 per cent. bonds	400,00	130	520 00	
Alexander City 3.65 per cent. bds.	6,000 00	91	5,460 00	
Richmond City 8 per cent. bonds	400 00	130	520 00	
Atlanta & Charlotte Ry. 6 p. c. bds.	1,500 00	101	1,515 00	
State Bank of Virginia, Richmond, Va., stock	12,500 00	155	19,375 00	
First Nat. Bank of Richmond, Va., stock	8,700 00	170	14,790 00	
Union Bk. of Richmond, Richmond, Va., stock	3,400 00	130	4,420 00	
Nat. Bank of Va., Richmond, Va., stock	3,000 00	112½	3,375 00	
Traders Loan Trust & Deposit Co. (in liq.) stock	500 00	50	250 00	
Total par and market values	$252,400 00	.....	$266,465 00	266,465 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
German-Am. Banking & Building Co.'s stock	$1,000 00	$1,000 00	$691 28	
Farmville & Powhatan R. R. Co.	3,000 00	2,400 00	2,013 00	
Total amounts	$4,000 00	$3,400 00	$2,704 94	2,704 94

Cash in office, $3,779.86; in bank, $29,868.42; total		33,648 28
Interest due and accrued on stocks and bonds		2,562 50
Interest due and accrued on collateral loans		252 85
Gross premiums in due course of collection		59,176 78
Bills receivable, not matured, taken for premiums		6,490 36
All other assets, viz.: Rents due and accrued, $500.66; due for reinsurance on losses paid, $2,562.63; total		3,063 29
Office furniture and supplies	$2,500 00	
Open accounts	1,204 53	
Aggregate amount of all actual available Assets		**$460,176 27**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$25,437 62	
Deduct reinsurance thereon.....	1,500 00	
Net amount of unpaid losses and claims.....		23,937 62
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$74,428 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	58,121 18	
Total unearned premiums.....		132,549 44
Cash dividends to stockholders, unpaid.....		199 25
Borrowed money, due and to become due.....		47,000 00
All other liabilities, viz.: Commissions and brokerage, $6,744.31; reinsurance, $1,818.10; total.....		8,592 41
Total liabilities, except capital and net surplus.....		**$212,278 72**
Joint-stock capital paid up in cash.....		**200,000 00**
Surplus beyond all liabilities.....		**47,897 55**
Aggregate Liabilities, including paid up capital and net surplus.....		**$460,176 27**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$277,454 09	
Deduct reinsurance ($34,495.57), rebate and return premiums	67,035 58	
Net cash received for premiums (all fire).....		$210,418 51
Interest received on bonds and mortgages.....		1,868 24
Interest and dividends received from all other sources.....		7,746 71
Received for rent.....		3,496 16
Received from all other sources, viz.: Commissions for reinsurance and brokerage.....		8,311 21
Aggregate Receipts during the year in cash.....		**$231,840 83**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$137,827 41	
Deduct salvages and reinsurances.....	9,857 81	
Net amount paid for losses (all fire).....		$127,969 60
Dividends paid.....		12,000 00
Commissions and brokerage.....		42,579 08
Salaries and other charges of officers, clerks and other employes		20,062 86
State, national and local taxes.....		7,048 09
All other disbursements viz.: Rent $2,342.14; advertising, printing and stationery, $2,936.57; real estate repairs, $385.54; furniture and fixtures, $1,415.34; miscellaneous expenses, $8,075.35; legal expenses, $431.51; total.....		15,586 45
Aggregate Disbursements during the year in cash...		**$225,246 08**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898.....	$17,125,045	$284,106 54
Written or renewed in 1899.....	20,324,323	284,698 14
Totals	$37,449,368	$532,804 68
Deduct expirations and cancellations.....	18,293,099	234,195 71
In force December 31, 1899.....	$19,156,269	$298,608 97
Deduct amount reinsured.....	2,246,140	34,752 20
Net amount in force	$16,910,129	$263,856 77

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$9,399,686	$148,856 52	1-2	$74,428 26
1898	Two years	38,905	260 86	1-4	65 21
1899	Two years	43,200	365 19	3-4	273 90
1897	Three years	1,798,309	26,718 78	1-6	4,452 13
1898	Three years	2,203,674	29,904 00	1-2	14,952 00
1899	Three years	2,287,509	34,351 99	5-6	28,626 66
1896	Four years	2,500	20 89	1-8	2 61
1897	Four years	1,500	20 00	3-8	7 50
1898	Four years	5,900	15 72	5-8	9 82
1899	Four years	1,300	22 77	7-8	19 93
1895	Five years	405,402	7,767 20	1-10	776 72
1896	Five years	220,219	5,528 34	3-10	1,658 50
1897	Five years	65,407	1,944 90	1-2	972 45
1898	Five years	215,436	4,844 50	7-10	3,391 15
1899	Five years	221,182	3,235 11	9-10	2,911 60
Totals		$16,910,129	$263,856 77	.....	$132,549 44

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$3,286,044 00
Total losses paid since organization		1,723,259 00
Total cash dividends declared since the Company commenced business.		531,858 00
Total par value of the Company's stock owned by the directors		84,000 00
Total amount of fire losses incurred during the year		134,007 22
Amount deposited in Louisiana for the protection of policyholders	$11,500 00	

Business in the State of New York during the year.

Fire risks written	$1,948,988 00
Premiums received	11,210 57
Losses paid	8,637 42
Amount of losses incurred	13,275 42
Amount of taxes paid to various fire departments	*52 02

WESTERN INSURANCE COMPANY.

PITTSBURG, PA.

[Organized March 20, 1849; commenced business May 1, 1849.]

JOHN B. JACKSON, President. GEORGE S. GRAHAM, Secretary.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$62,000 00
Loans on bond and mortgage (first liens)	217,250 00
Interest accrued therein	3,476 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. reg. bds.	$30,000 00	113	$33,900 00	
Allegheny Co. 4 per cent. bds.	20,000 00	100	20,000 00	
Pittsburgh Junction R. R. Co. 6 per cent. 1st mtg. bonds	18,000 00	120	21,600 00	
Pittsburgh Junction R. R. Co. 5 per cent. 2d mtg. bonds	5,000 00	100	5,000 00	
Pittsburgh & Western R. R. Co. 4 per cent. bonds	10,000 00	98	9,800 00	
Pittsburgh & Western R. R. Co. pref. stock	5,000 00	.50	500 00	
Pittsburgh & Allegheny Bridge Co. 5 per cent. bonds	15,000 00	105	15,750 00	
Jack's Run Bridge Co. 5 per cent. bonds	4,000 00	105	4,200 00	
Monongahela Bridge Co. 5 per cent. bonds	3,100 00	100	3,100 00	
Wilkinsburg Borough 4½ per cent. bonds	30,000 00	109	32,700 00	
Bellevue Borough 5 per cent. bds.	4,500 00	108	4,860 00	
Braddock township 4½ per cent. school bonds	6,000 00	101½	6,090 00	
New Brighton 5 per cent. school bonds	5,000 00	102	5,100 00	
Avalon Borough 5 per cent. school bonds	3,000 00	101¾	3,052 50	
East McKeesport 5 per cent. school bonds	2,500 00	106	2,650 00	
Connellsville Water Co. 5 per cent. bonds	6,000 00	102½	6,150 00	
Penna. Water Co. 5 per cent. bds.	5,000 00	108	5,400 00	
Ger. Evan. Prot. Church 5 per cent. bonds	2,000 00	101	2,020 00	
Ger. Evan. Prot. Church 5 per cent. bonds	6,500 00	100	6,500 00	
Total par and market values	$180,600 00	.....	$188,372 50	188,372 50

Cash in office, $2,036.68; in bank, $32,382.94; total	34,419 62
Interest due and accrued on stocks and bonds	786 66
Gross premiums in due course of collection	34,884 78
All other assets, viz.: Rents due and accrued	75 00
Aggregate amount of all actual available Assets	$541,265 31

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,011 01	
Losses unadjusted including all reported and supposed losses	40,843 36	
Losses resisted, including interest, cost and expenses	1,250 00	
Total amount of claims for losses	$49,104 37	
Deduct reinsurance thereon	1,904 38	
Net amount of unpaid losses and claims		47,199 99

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$60,522 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	85,216 01	
Total unearned premiums		$145,738 97
All other liabilities, viz.: Commissions and brokerage, $7,209.49; ledger liability, $1,914.36; total		9,123 85
Total liabilities, except capital and net surplus		$202,062 81
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		39,202 50
Aggregate Liabilities, including paid up capital and net surplus		$541,265 31

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$206,038 87	$262 34	
Deduct reinsurance ($6,774.90), rebate and return premiums	28,369 25	.....	
	$177,669 62	$262 34	
Net cash received for premiums			$177,931 96
Interest received on bonds and mortgages			13,724 48
Interest and dividends received from all other sources			7,661 86
Received for rent			5,025 00
Received from all other sources, viz.: Profit on real estate			3,299 59
Aggregate Receipts during the year in cash			$207,642 89

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$138,063 28	
Deduct salvages and reinsurances	2,499 07	
Net amount paid for losses (all fire)		$135,564 21
Dividends paid		18,000 00
Commissions and brokerage		39,893 88
Salaries and other charges of officers, clerks and other employes		10,547 47
State, national and local taxes		5,741 48
All other disbursements, viz.: Rent, $4,000; expenses, $6,810.36; total		10,810 36
Aggregate Disbursements during the year in cash		$220,557 40

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$24,846,451	$272,658 47	.....	.....
Written or renewed in 1899	20,111,404	209,376 40	$31,114	$262 34
Totals	$44,957,855	$482,034 87	$31,114	$262 34
Deduct expirations and cancellations	17,479,998	186,415 31	31,114	262 34
In force Dec. 31, 1899	$27,477,857	$295,619 56	.....	.....
Deduct amount reinsured	743,923	8,732 71	.....	.....
Net amount in force	$26,733,934	$286,886 85	.....	.....

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$10,789,106	$121,045 91	1-2	$60,522 96
1897.....	Three years	4,322,577	44,885 11	1-6	7,480 85
1898.....		4,763,517	48,556 45	1-2	24,278 23
1899.....		5,005,927	49,733 48	5-6	41,444 57
1895.....	Five years	310,842	3,797 34	1-10	379 73
1896.....		344,856	4,309 58	3-10	1,292 87
1897.....		404,384	4,722 01	1-2	2,361 00
1898.....		397,633	4,372 55	7-10	3,060 78
1899.....		395,092	5,464 42	9-10	4,917 98
Totals		$26,733,934	$286,886 85	.....	$145,738 97

Answers to General Interrogatories.

Total premiums received since the oganization of the Company.....	$4,732,337 50
Total losses paid since organization.....	2,767,387 27
Total cash dividends declared since the Company commenced business.	989,500 00
Total dividends declared payable in stock since organization.....	168,750 00
Total par value of the Company's stock owned by the directors....	61,820 00
Total amount of fire losses incurred during the year.....	161,425 17

Business in the State of New York during the year.

Fire risks written	$6,281,124 00
Premiums received	39,678 63
Losses paid	42,652 28
Amount of losses incurred	55,413 45
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	177 77
Amount of taxes paid to various fire departments.....	197 95

Mutual Fire Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of the Mutual Fire Insurance Companies of Other States, Showing Their Condition on the 31st Day of December, 1899.

FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

[Organized April 6, 1853; commenced business May 16, 1853.]

W. H. MILLER, President. DAVID STRICKLER, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered	$43,800 00
Loans on bond and mortgage (first liens)	175,235 00
Loans on bond and mortgage upon which more than one year's interest is due	6,700 00
Interest due and unpaid on bond and mortgage loans	1,052 47
Interest accrued thereon	3,167 73

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States reg. 4 per cent. bds.	$75,000 00	.....	$85,500 00	
N. C. Ry. genl. mtg. 6 per cent. bonds	18,000 00	.....	18,180 00	
N. C. Ry. genl. mtg. 4½ per cent. bonds	8,000 00	.....	9,120 00	
Penna. R. R. genl. mtg. 6 per cent. coupon bonds	20,000 00	.....	25,800 00	
Sham., Sun. & Lewisburg R. R. 5 per cent. bonds	10,000 00	.....	10,300 00	
Lehigh Valley R. R. cons. mtg. 4½ per cent. bonds	25,000 00	.....	25,000 00	
Potomac Valley R. R. 5 per cent. mtg. bonds	10,000 00	.....	10,500 00	
Phila. & Erie R. R. genl. mtg. 5 per cent. bonds	15,000 00	.....	17,850 00	
Lehigh Valley Coal 5 per cent. bds.	10,000 00	.....	10,000 00	
Spring Garden School 5 per cent. bonds	3,500 00	.....	3,500 00	
Spring Garden School 4.4 per cent. bonds	8,000 00	.....	8,000 00	
Central Market House 4 per cent. bonds	10,000 00	.....	10,000 00	
Farmers' Nat. Bank of York, Pa., stock	1,200 00	.....	1,800 00	
York Co. Nat. Bank of York, Pa., stock	1,000 00	.....	2,100 00	
First Nat. Bank of York, Pa., stk.	9,000 00	.....	18,720 00	
York Nat. Bank of York, Pa., stock	15,375 00	.....	26,445 00	
Penna. R. R. Co. stock	10,000 00	.....	13,000 00	
York Water Co. stock	54,775 00	.....	106,263 50	
York Gas Co. stock	1,300 00	.....	2,060 50	
Total par and market values	$305,150 00	.....	$404,139 00	404,139 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
First Nat. Bank stock (York, Pa.).	$13,100 00	$27,248 00	$18,000 00	
York Water Co. stock (York, Pa).	1,275 00	2,473 50	1,500 00	
York Gas Co. stock (York, Pa.).	850 00	2,217 25	1,400 00	
Penn. R. R. Co. stock	600 00	.....	.....	
York Trust Co. stock	1,000 00	1,100 00	500 00	
Total amounts	$16,825 00	$32,948 75	$21,400 00	21,400 00

Cash in office, $3,012.97; in bank, $46,652.96; total	49,665 93
Interest due and accrued on collateral loans	449 13
Gross premiums in due course of collection	54,148 37
All other assets, viz.: Rents due and accrued	102 65
Aggregate amount of all actual available Assets	**$759,860 28**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,417 52	
Losses unadjusted, including all reported and supposed losses	20,017 00	
Losses resisted, including interest, cost and expenses	6,940 00	
Total amount of claims for losses	$36,374 52	
Deduct reinsurances thereon	75 00	
Net amount of unpaid losses and claims		$36,299 52
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$111,947 79	
Unearned premiums, *pro rata*, on fire risks running more than one year	255,255 62	
	$367,203 41	
Deduct amount reinsured at 50 per cent	3,270 76	
Total unearned premiums		363,932 65
Amount reclaimable on perpetual fire losses (95 per cent.)		3,914 04
Salaries and other miscellaneous expenses, due and accrued		156 95
All other liabilities, viz.: Taxes and assessments, $3,500; commissions and brokerage, $10,829.67; total		14,329 67
Total liabilities, except net surplus		**$418,632 83**
Surplus beyond all liabilities		**341,227 45**
Aggregate Liabilities, including net surplus		**$759,860 28**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$433,302 04	
Deduct reinsurance ($4,605.16), rebate and return premiums	44,791 74	
Net cash received for premiums (all fire)		$388,510 30
Interest received on bonds and mortgages		10,649 26
Interest and dividends received from all other sources		14,303 58
Received for rent		879 37
Received from all other sources, viz.: Discounts on losses		1,120 83
Aggregate Receipts during the year in cash		**$415,463 34**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$246,236 37	
Deduct salvages and reinsurances	3,394 50	
Net amount paid for losses (all fire)		$242,841 87
Commissions and brokerage		89,217 08
Salaries and other charges of officers, clerks and other employes		31,704 07
State, national and local taxes		8,712 50
All other disbursements, viz.: Agency expenses, $2,028.02; internal revenue, $1,280.74; office expenses, $6,919.69; adjusting, $11,140.23; local board, $4,546.21; miscellaneous, $17.97; stationery, $318.40; legal fees, $476.40; total		26,727 66
Aggregate Disbursements during the year in cash		**$399,203 18**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$55,260,324	$660,497 39
Written or renewed in 1899	36,910,577	434,826 39
Totals	$92,170,901	$1,095,323 78
Deduct expirations and cancellations	31,871,812	385,313 28
In force December 31, 1899	$60,299,089	$710,010 50
Deduct amount reinsured	532,501	6,541 52
Net amount in force	$59,766,588	$703,468 98
Perpetual risks (not included above)		$1,385 25
Premiums on same		4,120 04

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$18,116,073	$223,895 58	1-2	$111,947 79
1897	Three years	11,198,654	127,188 91	1-6	21,198 15
1898	Three years	12,214,749	137,970 25	1-2	68,985 12
1899	Three years	13,557,376	152,589 02	5-6	127,157 51
1895	Five years	649,201	8,831 29	1-10	883 13
1896	Five years	840,351	11,397 30	3-10	3,419 19
1897	Five years	1,230,332	16,269 16	1-2	8,134 58
1898	Five years	1,297,131	16,020 77	7-10	11,214 54
1899	Five years	1,195,222	15,848 22	9-10	14,263 40
		$60,299,089	$710,010 50	.....	$367,203 41
Deduct amount reinsured		502,501	6,541 52	50%	3,270 76
Totals		$59,766,588	$703,468 98	.....	$363,932 65

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,893,161 75
Total losses paid since organization	6,170,125 00
Total amount loaned to officers and directors	7,400 00
Total amount of fire losses incurred during the year	243,845 55

Business in the State of New York during the year.

Fire risks written	$6,178,429 00
Premiums received	63,280 25
Losses paid	40,536 55
Amount of losses incurred	45,780 19
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	62 09
Amount of taxes paid to various fire departments	599 45

Foreign Fire Insurance Companies.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1899.

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

AIX-LA-CHAPELLE, GERMANY.

WEED & KENNEDY, Resident Managers, No. 29 Liberty street, New York.

1. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$200,000 00	133¾	$267,500 00	
U. S. Government 4 per cent. reg. bonds	50,000 00	133¾	66,875 00	
U. S. Government 4 per cent. reg. bonds	25,000 00	133¾	33,437 50	
U. S. Government 4 per cent. reg. bonds	100,000 00	133¾	133,750 00	
Consolidated stock of the city of N. Y. 3 p. c. dock bds., gold ex	184,000 00	100½	184,920 00	
Atchison, Topeka & Sante Fe R. R. Co. 4 p. c. gen. mtge. gold bds.	25,000 00	98½	24,625 00	
Union Pacific R. R. Co. 4 per cent. 1st mtge. gold bonds	25,000 00	104½	26,125 00	
Northern Pacific R. R. Co. 4 per cent. prior lien gold bonds	25,000 00	103	25,750 00	
Chic., Rock Island & Pacific R. R. Co. 4 per cent. gen. mtge. g. bds	25,000 00	105½	26,375 00	
Total par and market values..	$659,000 00	.....	$789,357 50	$789,357 50
Cash in office, $806.41; in bank, $39,332.66; total				40,139 07
Interest due and accrued on stocks and bonds				920 00
Gross premiums in due course of collection				84,366 28
Bills receivable, not matured, taken for premiums				1,150 92
Aggregate amount of all actual available Assets				$915,933 77

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,341 01	
Losses unadjusted, including all reported and supposed losses	45,820 53	
Losses resisted, including interest, cost and expenses..	5,175 00	
Total amount of claims for losses	$58,336 54	
Deduct reinsurance thereon	4,380 61	
Net amount of unpaid losses and claims		$53,955 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$202,937 73	
Unearned premiums, *pro rata*, on fire risks running more than one year	109,383 84	
Total unearned premiums		312,321 57
Salaries and other miscellaneous expenses, due and accrued		116 69
All other liabilities, viz.: Taxes and assessments, $316.73; commissions and brokerage, $15,087.28; return premiums, $7,672.22; reinsurance, $2,114.02; total		25,190 25
Aggregate Liabilities		**$391,584 44**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$614,555 32	
Deduct reinsurance ($44,394.43), rebate and return premiums	133,549 51	
Net cash received for premiums (all fire)		$481,005 81
Interest and dividends received from all other sources		25,857 69
Received from all other sources, viz.: Agents' balances past due		269 72
Received from home office	$127,937 50	
Aggregate Receipts during the year in cash		**$507,133 22**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$359,032 30	
Deduct salvages and reinsurances	36,112 61	
Net amount paid for losses (all fire)		$322,919 69
Commissions and brokerage		95,770 37
Salaries and other charges of officers, clerks and other employes		62,474 22
State, national and local taxes		19,264 85
All other disbursements, viz.: Rent, $3,344.04; furniture and fixtures, $602; advertising, stationery and printing, $3,449.91; miscellaneous, $25,701.64; total		33,097 59
Returned to home office	$18,916 03	
Aggregate Disbursements during the year in cash		**$533,526 72**

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1898	$43,784,673	$567,594 35
Written or renewed in 1899	48,482,460	618,432 99
Totals	$92,267,133	$1,186,027 34
Deduct expirations and cancellations	42,142,279	540,452 72
In force December 31, 1899	$50,124,854	$645,574 62
Deduct amount reinsured	3,681,165	48,355 07
Net amount in force	$46,443,689	$597,219 55

Largest amount in any one hazard, $35,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$31,547,637	$405,875 46	1-2	$202,937 73
1898	Two years	74,633	1,077 84	1-4	269 46
1899	Two years	139,138	1,466 94	3-4	1,100 21
1897	Three years	2,945,139	35,049 82	1-6	5,841 65
1898	Three years	4,442,672	58,456 13	1-2	29,228 06
1899	Three years	3,966,880	51,093 28	5-6	42,577 73
1897	Four years	33,937	419 38	3-8	157 26
1898	Four years	91,450	733 46	5-8	458 41
1899	Four years	108,750	1,753 67	7-8	1,534 46
1895	Five years	2,994	53 81	1-10	5 38
1896	Five years	2,500	95 00	3-10	28 50
1897	Five years	1,081,648	15,527 97	1-2	7,763 99
1898	Five years	982,931	13,181 96	7-10	9,227 38
1899	Five years	1,023,380	12,434 83	9-10	11,191 35
Totals		$46,443,689	$597,219 55	.....	$312,321 57

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,719,826 08
Total losses paid since organization	775,740 47
Total amount of fire losses incurred during the year	343,773 65
Amount deposited in Oregon for the protection of policyholders	$66,250 00

Business in the State of New York during the year.

Fire risks written	$743,023 00
Premiums received	4,973 11
Losses paid	365 72
Amount of losses incurred	3,865 72

ALLIANCE ASSURANCE COMPANY.

LONDON, ENGLAND.

WEED & KENNEDY, Resident Managers, No. 29 Liberty street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered		$163,170 87
Loans on bond and mortgage (first liens)		10,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$200,000 00	114	$228,000 00	
U. S. Government 4 per cent. reg. bonds	40,000 00	114	45,600 00	
U. S. Government 4 per cent. reg. bonds	10,000 00	114	11,400 00	
City of New York 3 per cent. cons. stock	300,000 00	107½	322,500 00	
Total par and market values..	$550,000 00	.....	$607,500 00	607,500 00
Cash in bank				44,927 90
Interest due and accrued on stocks and bonds				1,750 00
Gross premiums in due course of collection				35,856 71
Bills receivable, not matured, taken for premiums				231 61
All other assets, viz.: Rents due and accrued				475 00
Aggregate amount of all actual available Assets				**$863,912 09**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$658 00	
Losses unadjusted, including all reported and supposed losses	1,200 00	
Net amount of unpaid losses and claims		$1,858 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$71,378 77	
Unearned premiums, *pro rata*, on fire risks running more than one year	48,495 86	
Total unearned premiums		119,874 63
All other liabilities, viz.: Commissions and brokerage, $6,743.11; return premiums, $1,076.53; reinsurance, $81.92; total		7,901 56
Aggregate Liabilities		$129,634 19

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$211,399 24	
Deduct reinsurance ($11,470.37), rebate and return premiums	47,735 67	
Net cash received for premiums (all fire)		$163,663 57
Interest and dividends received from all other sources		17,216 45
Received for rent		12,892 50
Aggregate Receipts during the year in cash		**$193,772 52**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$52,736 06	
Deduct salvages and reinsurances	1,875 52	
Net amount paid for losses (all fire)		$50,860 54
Commissions and brokerage		35,203 51
Salaries and other charges of officers, clerks and other employes		13,415 89
State, national and local taxes		5,302 61
All other disbursements, viz.: Rent, $1,728.68; advertising, printing and stationery, $2,068.59; legal expenses, $279.15; repairs and expenses on real estate, $4,665.56; miscellaneous expenses, $9,070.64; revenue tax, $608.99; total		18,420 71
Returned to home office	$59,531 29	
Aggregate Disbursements during the year in cash		**$123,203 26**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$18,603,567	$246,503 95
Written or renewed in 1899	17,436,296	215,621 81
Totals	$36,039,863	$462,125 76
Deduct expirations and cancellations	17,074,935	213,279 70
In force December 31, 1899	$18,964,928	$248,846 06
Deduct amount reinsured	1,143,664	14,364 53
Net amount in force	$17,821,264	$234,481 53

Largest amount in any one hazard, $34,750.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$11,225,159	$142,757 53	1-2	$71,378 77
1898	Two years	27,500	118 33	1-4	29 56
1899	Two years	84,035	690 33	3-4	517 74
1897	Three years	1,186,888	17,060 43	1-6	2,843 41
1898	Three years	3,359,517	46,091 23	1-2	23,045 62
1899	Three years	1,750,343	23,785 40	5-6	19,821 14
1899	Four years	2,100	30 75	7-8	26 90
1895	Five years	53,222	944 20	1-10	94 42
1896	Five years	10,700	235 65	3-10	70 70
1897	Five years	19,050	627 30	1-2	313 65
1898	Five years	43,850	968 11	7-10	677 68
1899	Five years	58,900	1,172 27	9-10	1,055 04
Totals		$17,821,264	$234,481 53	.....	$119,874 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$1,733,522 47
Total losses paid since organization		760,747 08
Total amount of fire losses incurred during the year		48,707 89
Amount deposited in Oregon for the protection of policyholders	$55,600 00	

Business in the State of New York during the year.

Fire risks written	$2,777,162 00
Premiums received	14,203 12
Losses paid	6,243 21
Amount of losses incurred	3,232 41

ATLAS ASSURANCE COMPANY.

LONDON, ENGLAND.

J. M. NEWBURGER, Resident Manager, 315 Dearborn street, Chicago. Ill.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$350,000 00	114	$399,000 00	
City of Boston public park 4 per cent. construction loan bonds	16,000 00	112½	18,000 00	
City of Boston 4 per cent. water loan bonds	164,000 00	112½	184,500 00	
Pennsylvania R. R. Co. 6 per cent. con. bonds	25,000 00	110½	27,625 00	
N. Y. C. & H. R. R. R. Co. 4 per cent. 1st mortgage bonds	25,000 00	104	26,000 00	
Boston & Maine R. R. Co. 4½ per cent. 1st mortgage bonds	25,000 00	128	32,000 00	
N. Y. & Putnam R. R. Co. 4 per cent 1st mortgage bonds	25,000 00	104	26,000 00	
City of Louisville 4 per cent bonds	50,000 00	105	52,500 00	
City of St. Louis 4 per cent. bonds.	15,000 00	109	16,350 00	
Commonwealth of Mass. 3½ per cent. State highway loan bonds	50,000 00	108½	54,250 00	
New Mexico territorial bonds:				
Casual deficit 5 per cent	6,000 00	102½	6,150 00	
Refunding 6 per cent	3,000 00	118	3,540 00	
Provisional indebtedness 6 p. c.	1,000 00	113	1,130 00	
Total par and market values	$755,000 00	.....	$847,045 00	
				$847,045 00
Cash in office, $2,061.86; in bank, $11,350.52; in hands of trustee, $59,500; total				72,912 38
Interest due and accrued on stocks and bonds				8,416 67
Gross premiums in due course of collection				134,610 92
All other assets, viz.: Due for reinsurance on losses paid				2,672 52
Aggregate amount of all actual available Assets				$1,065,657 49

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,036 74	
Losses unadjusted, including all reported and supposed losses	65,601 33	
Losses resisted, including interest, cost and expenses	2,870 00	
Total amount of claims for losses	$82,508 07	
Deduct reinsurance thereon	13,113 52	
Net amount of unpaid losses and claims		$69,394 55
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$274,842 87	
Unearned premiums, *pro rata*, on fire risks running more than one year	235,845 04	
Total unearned premiums		510,687 91
Amount reclaimable on perpetual fire policies (95 per cent.)		3,806 93
Salaries and other miscellaneous expenses, due and accrued		8,817 98
All other liabilities, viz.: Commissions and brokerage, $24,048.37; reinsurance, $18,971.58; total		43,019 95
Aggregate Liabilities		$635,727 32

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$952,071 80	
Deduct reinsurance ($123,293.55), rebate and return premiums	249,087 24	
Net cash received for premiums (all fire)		$702,984 56
Interest and dividends received from all other sources		31,282 03
Deposit premiums received on perpetual fire risks	$864 12	
Received from home office	224,035 43	
Aggregate Receipts during the year in cash		**$734,266 59**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$510,730 44	
Deduct salvages and reinsurances	57,610 30	
Net amount paid for losses (all fire)		$453,120 14
Commissions and brokerage		131,859 99
Salaries and other charges of officers, clerks and other employes		49,777 60
State, national and local taxes		21,633 70
All other disbursements, viz.: Traveling, printing, maps, etc.		61,034 40
Returned to home office	$252,532 73	
Remitted to U. S. trustees	59,500 00	
Aggregate Disbursements during the year in cash		**$717,425 83**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$83,624,371	$956,807 32
Written or renewed in 1899	99,303,061	973,009 47
Totals	$182,927,432	$1,929,816 79
Deduct expirations and cancellations	77,902,407	812,071 68
In force December 31, 1899	$105,025,025	$1,117,745 11
Deduct amount reinsured	12,389,231	132,266 77
Net amount in force	$92,635,794	$985,478 34
Perpetual risks (not included above)		$106,322 00
Premiums on same		4,007 29

Largest amount in any one hazard, $30,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$50,785,313	$549,685 76	1-2	$274,842 87
1898	Two years	394,245	2,802 34	1-4	700 58
1899	Two years	840,624	5,220 73	3-4	3,915 55
1897	Three years	5,269,832	60,303 94	1-6	10,050 65
1898	Three years	13,319,793	134,133 41	1-2	67,066 70
1899	Three years	10,489,579	103,733 58	5-6	86,444 67
1896	Four years	123,308	1,224 74	1-8	153 09
1897	Four years	59,100	430 97	3-8	161 59
1898	Four years	263,313	2,305 01	5-8	1,440 59
1899	Four years	307,635	1,862 93	7-8	1,630 04
1895	Five years	1,830,622	25,670 53	1-10	2,567 04
1896	Five years	1,830,358	21,118 47	3-10	6,335 54
1897	Five years	1,933,102	22,718 33	1-2	11,359 16
1898	Five years	2,609,708	23,954 73	7-10	16,768 26
1899	Five years	2,571,262	30,232 87	9-10	27,209 58
1895	Ten years	8,000	80 00	.....	42 00
Totals		$92,635,794	$985,478 34	.....	$510,687 91

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$5,124,633 94
Total losses paid since organization		2,698,391 09
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$114,000 00	
Oregon	57,000 00	
New Mexico	10,820 00	

Business in the State of New York during the year.

Fire risks written	$14,311,179 00
Premiums received	90,644 85
Losses paid	81,740 81
Amount of losses incurred	103,401 40

BALOISE FIRE INSURANCE COMPANY.

BASLE, SWITZERLAND.

WEED & KENNEDY, Resident Managers, No. 29 Liberty street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$200,000 00	133¾	$267,500 00	
Con. 3½ per cent. gold exempt reg. stock of the city of New York for redemption of bonds and stock maturing in 1896	200,000 00	108	216,000 00	
Atchison, Topeka & Santa Fe R. R. Co. genl. mtg. 4 per cent. gold bonds	50,000 00	98½	49,250 00	
Union Pacific R. R. Co. 1st mtg. 4 per cent. gold bonds	50,000 00	104½	52,250 00	
North. Pacific R. R. Co. prior lien 4 per cent. gold bonds	50,000 00	103	51,500 00	
Chic., Rock Island & Pac. R. R. Co. genl. mtg. 4 per cent. gold bonds	50,000 00	105½	52,750 00	
Total par and market values..	$600,000 00	.....	$689,250 00	$689,250 00
Cash in office, $107.19; in bank, $71,527.81; total				71,635 00
Interest due and accrued on stocks and bonds				1,166 67
Gross premiums in due course of collection				88,795 87
Aggregate amount of all actual available Assets				$850,847 54

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	$27,418 33	
Losses unadjusted, including all reported and supposed losses	36,119 41	
Losses resisted, including interest, cost and expenses..	1,875 00	
Total amount of claims for losses	$65,412 74	
Deduct reinsurance thereon	3,952 81	
Net amount of unpaid losses and claims		$61,459 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$155,976 46	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,451 92	
Total unearned premiums		219,428 38
All other liabilities, viz.: Commissions and brokerage, $21,321.20; return premiums, $17,196.56; reinsurance, $6,326.86; total		44,844 62
Aggregate Liabilities		$325,732 93

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$480,475 37	
Deduct reinsurance ($27,110.33), rebate and return premiums	117,429 90	
Net cash received for premiums (all fire)		$363,045 47
Interest and dividends received from all other sources		23,865 82
Aggregate Receipts during the year in cash		$386,911 29

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$283,826 74	
Deduct salvages and reinsurances	16,183 34	
Net amount paid for losses (all fire)		$267,643 40
Commissions and brokerage		117,615 16
Salaries and other charges of officers, clerks and other employes		1,500 00
State, national and local taxes		3,032 87
All other disbursements, viz.: Advertising and printing, $348.69; legal expenses, $149.12; miscellaneous, $1,535.82; total		2,033 63
Returned to home office	$2,984 72	
Aggregate Disbursements during the year in cash		**$391,825 06**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$31,389,875	$348,310 07
Written or renewed in 1899	45,955,254	490,672 65
Totals	$77,345,129	$838,982 72
Deduct expirations and cancellations	38,306,648	397,539 70
In force December 31, 1899	$39,038,481	$441,443 02
Deduct amount reinsured	2,406,100	27,012 70
Net amount in force	$36,632,381	$414,430 32

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$27,809,184	$311,952 92	1-2	$155,976 46
1898	Two years	227,075	1,771 52	1-4	442 88
1899	Two years	213,067	1,483 45	3-4	1,112 59
1897	Three years	798,876	10,306 14	1-6	1,717 69
1898	Three years	2,837,859	33,838 73	1-2	16,919 36
1899	Three years	2,360,005	26,083 80	5-6	21,736 50
1897	Four years	55,500	678 57	3-8	254 46
1898	Four years	79,750	725 77	5-8	453 61
1899	Four years	1,325	159 96	7-8	139 96
1897	Five years	330,150	3,836 14	1-2	1,918 07
1898	Five years	1,101,498	12,385 92	7-10	8,670 14
1899	Five years	818,092	11,207 40	9-10	10,086 66
Totals		$36,632,381	$414,430 32	.....	$219,428 38

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$861,218 84
Total losses paid since organization	402,269 92
Total amount of fire losses incurred during the year	300,259 08

Business in the State of New York during the year.

Fire risks written	$11,053,038 00
Premiums received	93,802 66
Losses paid	45,760 56
Amount of losses incurred	58,355 72

BAVARIAN MORTGAGE AND EXCHANGE BANK (FIRE INSURANCE DEPARTMENT).

MUNICH, BAVARIA.

ALBERT WILLCOX, Manager, 27 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. bds.	$200,000 00	133	$266,000 00	
New York city 3½ per cent. water bonds	100,000 00	106	106,000 00	
New York city 3½ per cent. park bonds	200,000 00	109	218,000 00	
Baltimore & Ohio R. R. prior lien 3½ per cent. bonds	50,000 00	93	46,500 00	
Total par and market values..	$550,000 00	.....	$636,500 00	$636,500 00
Cash in bank				147,152 54
Interest due and accrued on stocks and bonds				3,958 33
Gross premiums in due course of collection				181,543 16
Aggregate amount of all actual available Assets				**$969,154 03**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$16,921 59	
Losses unadjusted, including all reported and supposed losses	101,489 58	
Net amount of unpaid losses and claims		$118,411 17
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$286,729 36	
Unearned premiums, *pro rata*, on fire risks running more than one year	75,540 39	
Total unearned premiums		362,269 75
Amount reclaimable on perpetual fire policies (100 per cent.)		890 00
All other liabilities, viz.: Commissions and brokerage, $42,024.78; return premiums, $27,287.56; total		69,312 34
Aggregate Liabilities		**$550,883 26**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$681,552 05	
Deduct reinsurance, rebate and return premiums	100,855 01	
Net cash received for premiums (all fire)		$580,697 04
Interest and dividends received from all other sources		21,738 01
Deposit premiums received on perpetual fire risks	$845 50	
Aggregate Receipts during the year in cash		**$602,435 05**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$246,232 15	
Deduct salvages and reinsurances	538 58	
Net amount paid for losses (all fire)		$245,693 57
Commissions and brokerage		161,795 78
Salaries and other charges of officers, clerks and other employes		1,520 00
State, national and local taxes		204 25
All other disbursements, viz.: Insurance Department fees, etc., $1,744.20; advertising, $40.60; collection fees, $4.88; total		1,789 68
Returned to home office	$52,873 85	
Aggregate Disbursements during the year in cash...		**$411,003 28**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$15,277,474	$154,957 68
Written or renewed in 1899	64,878,065	811,091 52
Totals	$80,155,539	$966,049 20
Deduct expirations and cancellations	12,704,226	294,357 39
In force December 31, 1899	$67,451,313	$671,691 81
Perpetual risks (not included above)		$23,334 00
Premiums on same		890 00

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$57,955,144	$573,458 71	1-2	$286,729 36
1898	Two years	159,906	1,239 11	1-4	309 78
1899	Two years	846,961	7,951 08	3-4	5,963 31
1898	Three years	1,953,807	16,750 29	1-2	8,375 14
1899	Three years	4,365,072	42,061 67	5-6	35,051 37
1898	Four years	31,850	352 54	5-8	220 36
1899	Four years	264,013	2,974 02	7-8	2,602 25
1898	Five years	423,683	5,978 83	7-10	4,185 18
1899	Five years	1,446,872	20,925 56	9-10	18,833 00
Totals		$67,451,313	$671,691 81	.....	$362,269 75

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$541,220 10
Total losses paid since organization	267,946 27
Total amount of fire losses incurred during the year	353,051 23

Business in the State of New York during the year.

Fire risks written	$7,600,261 30
Premiums received	58,800 91
Losses paid	24,703 61
Amount of losses incurred	40,359 48
Amount paid the Comptroller for taxes on premiums	190 09

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

GEORGE A. COX, President. P. H. SIMS, Secretary.

I. ASSETS.

Loans on bond and mortgage (first liens)	$10,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. bonds	$275,000 00	114	$313,500 00	
Georgia State 4½ per cent. bonds	25,000 00	122	30,500 00	
City of London (Canada) 4 per cent. bonds	135,000 00	106.37	143,599 50	
City of London (Canada) 4 per cent. bonds	15,000 00	107.63	16,144 50	
City of Toronto (Canada) 4 per cent. bonds	40,000 00	101.20	40,480 00	
City of Winnipeg (Canada) 5 per cent. bonds	20,000 00	111.18	22,236 00	
City of Kingston (Canada) 4½ per cent. bonds	20,000 00	114.30	22,860 00	
City of Richmond (Va.) 4 per cent. bonds	25,000 00	103.87	25,967 50	
City of Richmond (Va.) 4 per cent. bonds	1,300 00	104.12	1,353 56	
City of Toledo (Ohio) 4 per cent. bonds	50,000 00	114.38	57,190 00	
City of Toledo (Ohio) 4½ per cent. bonds	10,000 00	115.62	11,562 00	
City of Columbus (Ohio) 4½ per cent. bonds	50,000 00	109	54,500 00	
City of Riverside (Cal.) 5 per cent. bonds	25,000 00	111.75	27,937 50	
City of Brooklyn (N. Y.) 3½ per cent. bonds	30,000 00	110.75	33,225 00	
City of Colorado Springs (Col.) 5 per cent. bonds	25,000 00	106	26,500 00	
New York & West Shore Ry. Co. 4 per cent. bonds	12,000 00	112.25	13,470 00	
Rochester Electric Ry. Co. 5 per cent. bonds	25,000 00	107	26,750 00	
Toronto Electric Light Co. 4½ per cent. bonds	20,000 00	103.03	20,606 00	
Central Canada Loan & Savings Co. 4 per cent. debentures	15,000 00	100	15,000 00	
Central Canada Loan & Savings Co. 4½ per cent. debentures	10,000 00	100	10,000 00	
Central Canada Loan & Savings Co. 4 per cent. debentures	75,000 00	100	75,000 00	
Freehold Loan & Savings Co. 6 per cent. stock	12,000 00	83	9,960 00	
Total par and market values	$915,300 00	.....	$998,341 56	998,341 56
Cash in bank				15,694 02
Interest due and accrued on stocks and bonds				9,652 51
Gross premiums in due course of collection				179,001 35
Bills receivable, not matured, taken for premiums				2,563 85
Aggregate amount of all actual available Assets				**$1,215,253 29**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$25,177 52	
Losses unadjusted, including all reported and supposed losses	63,435 17	
Losses resisted, including interest, cost and expenses..	5,840 20	
Net amount of unpaid losses and claims		$94,452 89
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$320,248 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	256,724 16	
Unearned premiums, at 50 per cent., on inland navigation risks	16,374 93	
Unearned premiums, at 100 per cent., on marine risks..	2,926 76	
Unearned premiums, at 50 per cent., on time hull risks.	3,852 07	
Total unearned premiums		600,126 64
All other liabilities, viz.: Commissions and brokerage		35,800 87
Aggregate Liabilities		**$730,380 40**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$1,095,516 23	$330,103 79	
return premiums	237,279 77	79,946 21	
return premiums	237,219 77	79,946 21	
	$858,236 46	$250,157 58	
Net cash received for premiums			$1,108,394 04
Interest and dividends received from all other sources			39,882 58
Aggregate Receipts during the year in cash			**$1,148,276 62**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$663,639 98	$232,129 43	
Deduct salvages and reinsurances	45,999 97	22,993 17	
	$617,640 01	$209,136 26	
Net amount paid for losses			$826,776 27
Commissions and brokerage			200,200 65
Salaries and other charges of officers, clerks and other employes			61,238 50
State, national and local taxes			39,368 67
All other disbursements			58,028 39
Aggregate Disbursements during the year in cash			**$1,185,612 28**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$113,097,370	$1,124,420 70	$1,876,154	$36,224 84
Written or renewed in 1899.....	114,223,004	1,085,187 13	37,635,850	314,345 47
Totals	$227,320,374	$2,209,607 83	$39,512,004	$350,570 31
Deduct expirations and cancellations	98,161,392	1,018,751 19	37,100,535	307,189 55
In force Dec. 31, 1899.....	$129,158,982	$1,190,856 64	$2,411,469	$43,380 76
Deduct amount reinsured.	7,392,389	78,504 63	.....	.....
Net amount in force..	$121,766,593	$1,112,352 01	$2,411,469	$43,380 76

Laagest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$63,945,110	$640,497 44	1-2	$320,248 72
1897.....	Three years.....	11,851,498	84,055 00	1-6	14,009 16
1898.....		18,200,584	125,800 19	1-2	62,900 10
1899.....		14,635,334	128,027 44	5-6	106,689 53
1895.....	Five years.....	2,040,744	20,907 45	1-10	2,090 74
1896.....		2,338,240	23,681 71	3-10	7,104 51
1897.....		2,616,294	27,023 48	1-2	13,511 74
1898.....		2,970,490	28,524 92	7-10	19,967 44
1899.....		3,168,299	33,834 38	9-10	30,450 94
Totals		$121,766,593	$1,112,352 01	.....	$576,972 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....		$17,434,941 56
Total losses paid since organization.....		11,195,063 25
Total amount of fire losses incurred during the year.....		625,705 33
Total amount of inland marine losses incurred during the year.....		139,737 82
Total amount of ocean marine losses incurred during the year.....		27,414 27
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$30,500 00	
Ohio	111,690 00	
Virginia	27,321 06	
California	114,000 00	
New Mexico	10,000 00	

Business in the State of New York during the year.

	Fire.	Marine. and Inland.
Risks written	$19,637,852 00	$2,861,078 00
Premiums received	168,857 63	58,693 04
Losses paid	181,298 90	94,602 30
Amount of losses incurred.....	197,340 78	64,713 93

CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

CHARLES H. POST, Resident Manager, Nos. 27 and 29 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. Government 4 per cent. reg. bonds	$300,000 00	114½	$343,500 00
New York city 3½ per cent. gold bonds	125,000 00	108	135,000 00
New York city 3½ per cent. gold bonds	100,000 00	109	109,000 00
Central R. R. of New Jersey gen. mtge. 5 per cent. gold bonds	110,000 00	118	129,800 00
Pennsylvania & New York Canal & R. R. Co.'s con. mtge. 4 per cent. bonds	100,000 00	92	92,000 00
New York, Chicago & St. Louis R. R. Co.'s 1st mtge. 4 per cent. gold bonds	60,000 00	104¼	62,550 00
Lehigh Valley R. R. Co.'s con. mtge. 6 per cent. bonds	50,000 00	118	59,000 00
Chicago, Burlington & Quincy R. R. Co.'s 1st mtge. (Nebraska Ex.) 4 per cent. bonds	50,000 00	109½	54,750 00
Allentown Terminal R. R. Co.'s 1st mtge. 4 per cent. gold bonds	50,000 00	101	50,500 00
Richmond & Petersburg R. R. Co.'s con. mtge. 4½ per cent. bonds	50,000 00	100	50,000 00
St. Paul, Minneapolis & Manitoba R. R. Co.'s (Montana Ex.) 1st mtge. 4 per cent. bonds	50,000 00	104	52,000 00
Lake Erie & Western R. R. Co.'s 1st mtge. 5 per cent. gold bonds.	50,000 00	120	60,000 00
Chicago, Milwaukee & St. Paul R. R. Co.'s (South Minnesota Div.) 1st mtge. 6 per cent. bonds	50,000 00	120	60,000 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s 4 per cent. deb. bonds	50,000 00	110	55,000 00
St. Paul, Minneapolis & Manitoba R. R. Co.'s con. mtge. 4½ per cent. bonds	50,000 00	112½	56,250 00
Long Island R. R. Co.'s gen. mtge. 4 per cent. gold bonds	50,000 00	96	48,000 00
Chicago, Rock Island & Pacific R. R. Co.'s gen. mtge. 4 per cent. gold bonds	50,000 00	106	53,000 00
Portland, Ore., water loan bonds.	50,000 00	122½	61,250 00
State of Georgia 3½ per cent. bds.	25,000 00	109	27,250 00
Lehigh Valley Coal Co.'s 1st mtge. 5 per cent. bonds	25,000 00	103	25,750 00
City of Richmond, Va., 4 per cent. bonds	25,000 00	106	26,500 00
Jersey City 7 per cent water bonds.	5,000 00	110	5,500 00
Jersey City 7 per cent. improvement bonds	3,000 00	117	3,510 00
Chicago, Milwaukee & St. Paul R. R. Co.'s pref. stock	20,000 00	173	34,600 00
Total par and market values..	$1,498,000 00	.....	$1,654,710 00

		$1,654,710 00
Cash in office, $896.97; in bank, $113,858.33; total		114,755 30
Interest due and accrued on stocks and bonds		15,496 63
Gross premiums in due course of collection		162,557 23
Bills receivable, not matured, taken for premiums		513 71
All other assets, viz.: Due for reinsurance on losses paid, $2,191.72; due from other companies, $1,894.70; total		4,086 42
Aggregate amount of all actual available Assets		**$1,952,119 29**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$153,592 84	
Losses unadjusted, including all reported and supposed losses	32,687 91	
Losses resisted, including interest, cost and expenses..	10,105 78	
Total amount of claims for losses	$196,386 53	
Deduct reinsurance thereon	30,295 34	
Net amount of unpaid losses and claims		$166,091 19
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$440,801 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	453,730 09	
Total unearned premiums		894,532 05
All other liabilities, viz. Commissions and brokerage, $32,616.63; reinsurance, $31,145.25; miscellaneous liabilities, $2,821.37; contingencies, $10,000; total		76,583 25
Aggregate Liabilities		**$1,137,206 49**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,568,962 57	
Deduct reinsurance ($219,512.97), rebate and return premiums	422,601 17	
Net cash received for premiums (all fire)		$1,146,361 40
Interest and dividends received from all other sources		68,186 88
Aggregate Receipts during the year in cash		**$1,214,548 28**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$918,839 58	
Deduct salvages and reinsurances	94,210 80	
Net amount paid for losses (all fire)		$824,628 78
Commissions and brokerage		235,741 99
Salaries and other charges of officers, clerks and other employes		92,610 64
State, national and local taxes		38,503 83
All other disbursements, viz.: Rent, $8,882.26; traveling, stationery and printing, advertising, postage, $63,302.70; internal revenue, $7,900.14; total		80,085 10
Returned to home office	$31,096 42	
Aggregate Disbursements during the year in cash		**$1,271,570 34**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$180,314,101	$1,903,261 31
Written or renewed in 1899	148,192,335	1,582,194 83
Totals	$328,506,436	$3,485,456 14
Deduct expirations and cancellations	127,342,134	1,509,312 60
In force December 31, 1899	$201,164,302	$1,976,143 54
Deduct amount reinsured	21,010,567	222,854 50
Net amount in force	$180,153,735	$1,753,289 04

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$88,909,489	$881,603 93	1-2	$440,801 96
1898	Two years	1,020,497	5,890 17	1-4	1,472 54
1899	Two years	939,583	7,863 00	3-4	5,897 25
1897	Three years	18,948,446	181,562 43	1-6	30,260 40
1898	Three years	26,043,321	220,128 64	1-2	110,064 32
1899	Three years	23,959,543	205,319 14	5-6	171,099 28
1896	Four years	344,442	3,084 04	1-8	385 50
1897	Four years	198,783	2,320 63	3-8	870 23
1898	Four years	579,850	4,929 78	5-8	3,081 10
1899	Four years	438,573	4,826 35	7-8	4,223 06
1895	Five years	3,013,226	36,935 61	1-10	3,693 56
1896	Five years	3,642,711	41,371 10	3-10	12,411 33
1897	Five years	3,566,524	53,774 64	1-2	26,887 94
1898	Five years	4,206,742	49,637 06	7-10	34,745 94
1899	Five years	4,342,005	54,042 52	9-10	48,638 26
Totals		$180,153,735	$1,753,289 04	.....	$894,532 05

Answers to General Interrogatories.

Total premiums received since the admission of the Company	$12,800,986 05
Total losses since admission	7,714,779 10
Total amount of fire losses incurred during the year	836,175 78

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Ohio	$114,500 00
Oregon	61,250 00
Georgia	27,250 00
Virginia	26,500 00

Business in the State of New York during the year.

Fire risks written	$29,617,695 00
Premiums received	188,371 69
Losses paid	177,487 29
Amount of losses incurred	186,823 68
Amount of taxes paid to various fire departments	3,406 19
Amount paid the Comptroller for taxes on premiums	844 01

COMMERCIAL UNION ASSURANCE COMPANY (Limited).

LONDON, ENGLAND.

A. H WRAY, Manager, corner Pine and William streets, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$888,148 69
Loans on bond and mortgage (first liens)	265,500 00
Interest accrued thereon	3,759 05

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. registered bonds	$425,000 00	114	$484,500 00	
Baltimore & Ohio R. R. bonds	30,000 00	97½	29,250 00	
Central of New Jersey R. R. bds.	50,000 00	115½	57,750 00	
Chic., Mil. & St. Paul Terminal R. R. bonds	75,000 00	111	83,250 00	
Chic., Mil. & St. Paul R. R. (C. & P. W. Div.) bonds	25,000 00	116	29,000 00	
Chic. & Northwestern R. R. bds.	70,000 00	107	74,900 00	
Chic. & Northwestern R. R. bds.	50,000 00	139	69,500 00	
Chic., Rock Island & Pacific R. R. bonds	60,000 00	126	75,600 00	
Cleve., Cin., Ohio & St. Louis (S. O. Div.) R. R. bonds	50,000 00	95	47,500 00	
Indianapolis & Vincennes R. R. bonds	65,000 00	119	77,350 00	
Lehigh Valley R. R. of N. Y. bds.	50,000 00	108	54,000 00	
Lehigh Valley R. R. of N. Y. bds.	50,000 00	109	54,500 00	
Michigan Central R. R. bonds	40,000 00	101½	40,600 00	
Mil., Lake Shore & Western R. R. bonds	25,000 00	135	33,750 00	
N. Y. C. & H. R. R. bonds	30,000 00	109	32,700 00	
Western Penn. R. R. bonds	50,000 00	111	55,500 00	
West Shore R. R. guar. bonds	50,000 00	110	55,000 00	
Union Pacific (and land grant) R. R. bonds	100,000 00	102	102,000 00	
N. Y. & Long Branch R. R. bds.	28,000 00	127	35,560 00	
Northern Pacific R. R. prior lien and land grant bonds	100,000 00	99	99,000 00	
New York city dock bonds	100,000 00	107	107,000 00	
New York city redemption bonds	100,000 00	106	106,000 00	
Pitts., Fort Wayne & Chic. guar. bonds	15,000 00	183	29,450 00	
Total par and market values	$1,638,000 00	.....	$1,833,660 00	
				1,833,660 00
Cash in office, $9,171.38; in bank, $343,466.30; total				352,637 68
Interest due and accrued on stocks and bonds				22,941 63
Gross premiums in due course of collection				396,568 37
Bills receivable, not matured, taken for premiums				3,097 49
All other assets, viz.: Rents due and accrued, $7,179.88; due for reinsurance on losses paid, $6,922.16; total				14,102 04
Aggregate amount of all actual available Assets				**$3,780,414 95**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$130,218 00	
Losses unadjusted, including all reported and supposed losses	230,050 00	
Losses resisted, including interest, cost and expenses	26,100 00	
Total amount of claims for losses	$386,368 00	
Deduct reinsurances thereon	15,725 00	
Net amount of unpaid losses and claims		$370,643 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$929,899 86	
Unearned premiums, *pro rata*, on fire risks running more than one year	988,300 72	
Unearned premiums at 50 per cent. on inland navigation risks	9,627 93	
Total unearned premiums		1,927,828 51
Amount reclaimable on perpetual fire policies (90 per cent.)		96,063 82
All other liabilities, viz.: Commissions and brokerage, $51,952.15; return premiums, $1,604.89; reinsurance, $6,712.42; total		60,269 46
Aggregate Liabilities		**$2,454,804 79**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$3,006,849 33	$79,667 49	
Deduct reinsurance ($279,654.39), rebate and return premiums	712,333 41	12,586 01	
	$2,294,515 92	$67,081 48	
Net cash received for premiums			$2,361,597 40
Interest received on bonds and mortgages			11,553 75
Interest and dividends received from all other sources			86,401 57
Received for rents			21,807 34
Deposit premiums received on perpetual fire risks		$2,641 23	
Aggregate Receipts during the year in cash			**$2,481,360 06**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$1,614,247 46	$18,168 99	
Deduct salvages and reinsurances	174,444 48	10,423 26	
	$1,439,802 98	$7,745 73	
Net amount paid for losses			$1,447,548 71
Commissions and brokerage			437,290 58
Salaries and other charges of officers, clerks and other employes			140,331 89
State, national and local taxes			80,733 00
All other disbursements, viz.: Rent, $24,783.10; boards, advertising, printing and stationery, traveling, postage, and express office expenses, agency expenses and miscellaneous, $127,749.40; total			152,532 50
Returned to home office		$190,782 52	
Aggregate Disbursements during the year in cash			$2,258,436 68

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$388,706,556	$3,659,857 97		
Written or renewed in 1899.....	304,218,134	3,019,923 73	$30,238,000	$78,439 67
Totals	$692,924,690	$6,679,781 70	$30,238,000	$78,439 67
Deduct expirations and cancellations	269,739,902	2,750,120 42	29,852,280	59,183 81
In force Dec. 31, 1899.....	$423,184,788	$3,929,661 28	$385,720	$19,255 86
Deduct amount reinsured.	25,598,363	181,986 82	.....	.....
Net amount in force..	$397,586,425	$3,747,674 46	$385,720	$19,255 86

Perpetual risks (not included above).....	$5,107,328 00
Premiums on same	106,737 57

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year	$163,065,588	$1,859,799 72	1-2	$929,899 86
1898.....	Two years	1,912,858	11,300 32	1-4	2,825 08
1899.....		3,252,735	18,540 09	3-4	13,905 07
1897.....	Three years	44,462,936	345,867 32	1-6	57,644 55
1898.....		63,867,763	447,259 81	1-2	223,629 90
1899.....		60,943,295	448,124 36	5-6	373,436 96
1896.....	Four years	779,371	7,160 64	1-8	895 08
1897.....		910,166	8,215 05	3-8	3,080 64
1898.....		896,277	7,582 50	5-8	4,739 06
1899.....		1,398,004	11,874 19	7-8	10,389 95
1895.....	Five years	9,821,807	110,193 21	1-10	11,019 32
1896.....		11,156,626	114,103 17	3-10	34,230 95
1897.....		10,238,261	108,443 98	1-2	54,221 99
1898.....		12,773,589	121,935 13	7-10	85,344 59
1899.....		11,098,809	120,844 45	9-10	108,760 01
	Over five years	1,008,340	6,430 52	Pro rata.	4,177 57
Totals		$397,586,425	$3,747,674 46	.....	$1,918,200 58

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$51,038,427 26
Total losses paid since organization	31,205,025 09
Total amount of fire losses incurred during the year.....	1,577,012 23
Total amount of inland marine losses incurred during the year.....	12,395 73

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Ohio	$114,000 00
Virginia	57,000 00
Georgia	28,500 00
Oregon	57,000 00

Business in the State of New York during the year.

Fire risks written	$75,197,252 00
Premiums received	372,438 09
Losses paid	352,643 34
Amount of losses incurred.....	358,221 27
Amount of taxes paid to various fire departments.....	3,919 30
Amount paid the Comptroller for taxes on premiums	2,245 94

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

FRANCIS O. AFFELD, Resident Manager, No. 62 Cedar street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds.....	$100,000 00	114	$114,000 00
Georgia State 4½ per cent reg bds	25,000 00	116	29,000 00
N. Y. city 3 per ct. reg. additional water stock bonds	105,000 00	100 and int.	105,787 50
N. Y. city 3 per ct. reg. additional water stock bonds	25,000 00	100 and int.	25,187 50
N. Y. city 3 per cent. reg. school house bonds	100,000 00	100 and int.	100,500 00
Portland city, Ore., 5 per cent. gold bonds	50,000 00	116½	58,250 00
Providence city, R. I., 4 per cent. gold bonds	25,000 00	114	28,500 00
Richmond city, Va., 5 per cent. reg. bonds	15,000 00	114	17,100 00
St. Louis city, Mo., 3.65 per cent. gold bonds	25,000 00	102½	25,625 00
Edison Electric Illuminating Co. of N. Y. 5 p. c. 1st mtge. g. bds.	20,000 00	107½	21,500 00
Beech Creek R. R. 4 per cent. guar. 1st mtge. gold bonds.....	20,000 00	108	21,600 00
Central of Georgia R. R. 5 per ct. 1st mtge. gold bonds	30,000 00	118	35,400 00
Central R. R. of New Jersey 5 per cent. general mtge. gold bonds.	30,000 00	119½	35,850 00
Central Pacific R. R. 4 per cent. 1st refunding mtge. gold bonds.	20,000 00	97½	19,500 00
Chesapeake & Ohio R. R. 5 per ct. 1st mtge. gold bonds	10,000 00	115	11,500 00
Chic., Mil. & St. P. R. R. (Chic. & Pac. West Div.) 5 p. c. 1st mtge. gold bonds	30,000 00	119	35,700 00
Chic., Mil. & St. P. R. R. terminal mtge. 5 p. c. gold bonds..	30,000 00	113	33,900 00
Cin., Ind., St. Louis & Chic. R. R. 4 per ct. gen. 1st mtge. gold bds.	30,000 00	100	30,000 00
Denver & Rio Grande R. R. 4 p. c. con. 1st mtge. gold bonds.....	25,000 00	97½	24,375 00
East Tenn., Va. & Ga. R. R. 5 per cent. con. mtge. gold bonds.....	25,000 00	114	28,500 00
Illinois Central R. R. 3½ per cent. 1st mtge. gold bonds	50,000 00	102½	51,250 00
Lake Erie & Western R. R. 5 per cent. 1st mtge. gold bonds	30,000 00	118½	35,550 00
Long Island R. R. 5 per cent. con. 1st mtge. gold bonds	30,000 00	120	36,000 00
Louisville & Nashville R. R. 4 p. c. 1st mtge. gold bonds	30,000 00	108	32,400 00
Metrop. Street R. R. 5 p. c. gen. mtge. & col. trust gold bonds....	15,000 00	118	17,700 00
Mil., L. Shore & West. R. R. ext. & imp't sink'g fund, 5 per cent. mtge. gold bonds	10,000 00	121	12,100 00
Mo., Kan. & Tex. R. R. 4 per cent. 1st mtge. gold bonds	20,000 00	90	18,000 00
N. Y., Chic. & St. Louis R. R. 4 per cent. 1st mtge. gold bonds..	30,000 00	104¼	31,275 00
N. Y., Lake Erie & Western R. R. 7 p. c. con. 1st mtge. gold bonds	25,000 00	135	33,750 00
Northern Pacific R. R. 4 p. c. prior lien Ry. & land grant gold bds.	30,000 00	103½	31,050 00
Oregon Ry. & Nav. Co. 4 per cent. con. mtge. gold bonds.....	25,000 00	101	25,250 00
Pennsylvania Co. 4½ per ct. guar. 1st mtge. gold bonds.....	30,000 00	112½	33,750 00
Pennsylvania R. R. 4 per ct. con. mtge. gold bonds.....	15,000 00	111	16,650 00
Pennsylvania R. R. 5 per ct. con. mtge. gold bonds.....	10,000 00	122	12,200 00

	Par value.	Carried at.	Market value.	
Pitts., Cin., Chic. & St. Louis R. R. guar. 4½ per ct. con. mtge. gold bonds, series A	$30,000 00	113	$33,900 00	
St. Louis & San Francisco R. R. 5 p. c. gen. mtge. gold bonds	15,000 00	106½	15,975 00	
St. Paul, Minn. & Manitoba R. R. 4½ p. c. con. 1st mtge. gold bds.	30,000 00	114½	34,350 00	
Scioto Valley & New Eng. R. R. 4 p. c. guar. 1st mtge. gold bonds	30,000 00	97	29,100 00	
Union Pacific R. R. 4 per cent. 1st mtge. & land grant gold bonds.	25,000 00	104¼	26,062 50	
Wabash R. R. 5 per ct. 1st. mtge. gold bonds	30,000 00	113	33,900 00	
Total par and market values..	$1,250,000 00	.....	$1,361,987 50	$1,361,987 50
Cash in bank				72,631 56
Interest due and accrued on stocks and bonds				1,000 00
Gross premiums in due course of collection				140,979 08
Bills receivable, not matured, taken for premiums				399 68
Aggregate amount of all actual available Assets				**$1,576,997 82**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$26,025 00	
Losses unadjusted, including all reported and supposed losses	94,690 00	
Losses resisted, including interest, cost and expenses..	17,700 00	
Total amount of claims for losses	$138,415 00	
Deduct reinsurance thereon	14,605 00	
Net amount of unpaid losses and claims		123,810 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$425,237 80	
Unearned premiums, *pro rata*, on fire risks running more than one year	430,631 32	
Total unearned premiums		855,869 12
Borrowed money, due and to become due		15,000 00
All other liabilities		37,451 19
Aggregate Liabilities		**$1,032,130 31**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,365,616 73	
Deduct reinsurance, rebate and return premiums	255,420 68	
Net cash received for premiums (all fire)		$1,110,196 05
Interest and dividends received from all other sources		55,517 61
Aggregate Receipts during the year in cash		**$1,165,713 66**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$745,802 62	
Deduct salvages and reinsurances	77,671 63	
Net amount paid for losses (all fire)		$668,130 99
Commissions and brokerage		202,339 21
Salaries and other charges of officers, clerks and other employes		111,443 61
State, national and local taxes		37,308 02
All other disbursements, viz.: Rent, local boards, fire patrol assessments, stationery, advertising, printing, postage, telegrams, exchange, traveling expense, etc		82,203 76
Returned to home office	$101,290 05	
Aggregate Disbursements during the year in cash		**$1,101,425 59**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$131,672,168	$1,607,414 34
Written or renewed in 1899	115,198,094	1,374,418 52
Totals	$246,870,262	$2,981,832 86
Deduct expirations and cancellations	103,867,988	1,247,978 04
In force December 31, 1899	$143,002,274	$1,733,854 82
Deduct amount reinsured	6,919,089	76,934 71
Net amount in force	$136,083,185	$1,656,920 11

Largest amount in any one hazard, $42,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$66,313,991	$850,475 59	1-2	$425,237 80
1898	Two years	821,395	7,609 30	1-4	1,902 33
1899	Two years	980,133	9,165 54	3-4	6,874 16
1897	Three years	13,830,565	160,740 66	1-6	26,790 11
1898	Three years	18,760,829	209,517 16	1-2	104,758 58
1899	Three years	19,230,081	210,739 58	5-6	175,616 32
1896	Four years	389,048	3,315 48	1-8	414 44
1897	Four years	514,272	4,428 65	3-8	1,660 74
1898	Four years	627,547	5,224 50	5-8	3,265 31
1899	Four years	584,584	5,183 31	7-8	4,535 40
1895	Five years	1,965,800	27,382 99	1-10	2,738 30
1896	Five years	2,404,054	33,046 22	3-10	9,913 87
1897	Five years	3,110,333	42,362 81	1-2	21,181 41
1898	Five years	3,043,338	39,875 70	7-10	27,912 99
1899	Five years	3,507,215	47,852 62	9-10	43,067 36
Totals		$136,083,185	$1,656,920 11	.....	$855,869 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$21,085,254 65
Total losses paid since organization		12,409,327 36
Total amount of fire losses incurred during the year		731,720 99
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$29,000 00	
Oregon	58,250 00	
Virginia	17,100 00	

Business in the State of New York during the year.

Fire risks written	$20,603,649 00
Premiums received	123,350 22
Losses paid	93,456 71
Amount of losses incurred	99,626 71
Amount of taxes paid to various fire departments	2,162 04
Amount paid the Comptroller for taxes on premiums	586 01

HELVETIA SWISS FIRE INSURANCE COMPANY.

ST. GALL, SWITZERLAND.

WEED & KENNEDY, Resident Managers, No. 29 Liberty street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Government 4 per cent. reg. bonds	$200,000 00	114	$228,000 00	
U. S. Government 4 per cent. reg. bonds	70,000 00	133¾	93,625 00	
U. S. Government 4 per cent. reg. bonds	5,000 00	114	5,700 00	
U. S. Government 4 per cent. reg. bonds	35,000 00	114	39,900 00	
Consolidated stock of the city of New York for redemption of bonds and stock maturing in 1896 gold exempt 3½ per cent. bonds.	50,000 00	107½	53,750 00	
New York State Canal 3 per cent. gold bonds	200,000 00	101½	203,000 00	
Lake Erie & Western R. R. Co. 5 per cent. 1st mtg. gold bonds	5,000 00	120	6,000 00	
Milwaukee, Lake Shore & Western R. R. Co. 6 per cent. con. 1st mtg. gold bonds	5,000 00	137	6,850 00	
Evansville & Terre Haute R. R. Co. 6 per cent. cons. 1st mtg. gold bonds	5,000 00	127	6,350 00	
St. Paul & Sioux City R. R. Co. 6 per cent. 1st mtg. gold bonds.	5,000 00	128	6,400 00	
Long Island R. R. Co. 5 per cent. con. 1st mtg. gold bonds	5,000 00	120	6,000 00	
Pacific R. R. Co. of Mo. 4 per cent. 1st extended gold bonds	5,000 00	105½	5,275 00	
Denver & Rio Grande R. R. Co. 7 per cent. 1st mtg. gold bonds	5,000 00	102½	5,125 00	
Cleve. & Mahoning Valley R. R. Co. 5 per cent. 1st mtg. gold bds.	5,000 00	127	6,350 00	
Lehigh Valley R. R. Co. 4½ per cent. 1st mtg. gold bonds	5,000 00	110	5,500 00	
Panama R. R. Co. 1st sinking fund 4½ per cent. gold bonds	20,000 00	105	21,000 00	
Total par and market values...	$625,000 00	.....	$698,825 00	$698,825 00
Cash in office, $463.75; in bank, $106,689.31; total				107,153 06
Interest due and accrued on stocks and bonds				3,291 67
Gross premiums in due course of collection				107,151 78
Aggregate amount of all actual available Assets				**$916,421 51**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$16,522 98	
Losses unadjusted, including all reported and supposed losses	61,733 28	
Losses resisted, including interest, cost and expenses	5,947 85	
Total amount of claims for losses	$84,204 11	
Deduct reinsurance thereon	3,259 58	
Net amount of unpaid losses and claims		$80,944 53

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$188,421 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	66,920 16	
Total unearned premiums		$255,341 40
All other liabilities, viz.: Commissions and brokerage, $21,381.28; return premiums, $20,153.72; reinsurance, $9,288.19; total		50,823 19
Aggregate Liabilities		**$387,109 12**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$559,825 92	
Deduct reinsurance ($33,171.99), rebate and return premiums	136,712 69	
Net cash received for premiums (all fire)		$423,113 23
Interest and dividends received from all other sources		27,164 18
Received from home office	$11,121 75	
Aggregate Receipts during the year in cash		**$450,277 41**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$309,019 98	
Deduct salvages and reinsurances	43,652 51	
Net amount paid for losses (all fire)		$265,367 47
Commissions and brokerage		114,345 67
Salaries and other charges of officers, clerks and other employes		3,000 00
State, national and local taxes		19,088 55
All other disbursements, viz.: Advertising, printing and stationery, $5,745.84; legal expenses, $280.78; miscellaneous, $11,359.59; total		17,386 21
Returned to home office	$14,972 49	
Aggregate Disbursements during the year in cash		**$419,187 90**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$37,614,405	$385,552 55
Written or renewed in 1899	59,940,900	590,646 42
Totals	$97,555,305	$976,198 97
Deduct expirations and cancellations	47,048,290	457,158 26
In force December 31, 1899	$50,507,006	$519,040 71
Deduct amount reinsured	2,895,507	28,741 32
Net amount in force	$47,611,499	$490,299 39

Largest amount in any one hazard, $55,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$37,294 972	$376,842 47	1-2	$188,421 24
1898	Two years	298,975	2,218 67	1-4	554 66
1899	Two years	367,436	3,476 39	3-4	2,607 30
1897	Three years	1,327,462	15,738 14	1-6	2,623 02
1898	Three years	3,334,549	38,961 70	1-2	19,480 85
1899	Three years	3,085,599	33,137 65	5-6	27,614 71
1896	Fours years	10,550	175,70	1-8	21 96
1897	Fours years	24,000	315,87	3-8	118 44
1898	Fours years	45,300	353 95	5-8	221 20
1899	Fours years	42,982	530 15	7-8	463 88
1895	Five years	11,500	260 95	1-10	26 09
1896	Five years	156,525	1,312 23	3-10	393 67
1897	Five years	507,725	3,925 16	1-2	1,962 58
1898	Five years	433,060	4,567 67	7-10	3,197 37
1899	Five years	670,864	8,482 69	9-10	7,634 43
Totals		$47,611,499	$490,299 39	.....	$255,341 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,405,198 62
Total losses paid since organization	642,669 91
Total amount of fire losses incurred during the year	318,949 62

Business in the State of New York during the year.

Fire risks written	$13,160,253 00
Premiums received	93,625 56
Losses paid	60,218 83
Amount of losses incurred	98,552 21

IMPERIAL INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

J. J. COURTNEY, General Attorney, No. 33 Pine street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$476,634 70

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent funded loan reg. bonds	$236,000 00	114	$269,040 00	
U. S. 4 per cent funded loan reg. bonds	120,000 00	114	136,800 00	
U. S. 4 per cent. funded loan reg. bonds	50,000 00	114	57,000 00	
U. S. 4 per cent. funded loan reg. bonds	50,000 00	114	57,000 00	
U. S. 4 per cent. funded loan reg. bonds	25,000 00	114	28,500 00	
N. Y. city 3 per ct. school house bonds	50,000 00	100½	50,250 00	
City of Boston 3½ per cent. court house loan bonds	50,000 00	105¼	52,625 00	
West Shore R. R. Co. 4 per cent. 1st mtge. guar. bonds.....	50,000 00	110½	55,250 00	
West Va. State deferred cert.....	28,666 67	6	1,720 00	
County of Essex, N. J., 3.65 per cent. park bonds.....	100,000 00	106	106,000 00	
Lehigh Valley R. R. Co. 4½ per ct. 1st mtge. bonds	40,000 00	108	43,200 00	
City of Providence 3½ per cent. water loan bonds	50,000 00	104½	52,250 00	
City of Boston 3½ per cent. public park loan bonds.....	50,000 00	105	52,500 00	
City of N. Y. 3 per ct. Harlem River bridge loan bonds.....	60,000 00	100¾	60,450 00	
Hudson County, N. J., 4½ per ct. new public road bonds.....	50,000 00	114	57,000 00	
Ill. Central R. R. 3½ per cent. (Louisville Div. & Terminal 1st mtge.) bonds	50,000 00	98½	49,250 00	
Total par and market values..	$1,059,666 67	.....	$1,128,835 00	$1,128,835 00
Cash in office, $443.54; in bank, $76,602.74; total.....				77,046 28
Interest due and accrued on stocks and bonds.....				5,091 66
Gross premiums in due course of collection.....				245,289 06
Bills receivable, not matured, taken for premiums.....				189 02
All other assets, viz.: Rents due and accrued.....				5,290 02
Aggregate amount of all actual available Assets.....				$1,938,375 74

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$92,763 72	
Losses unadjusted, including all reported and supposed losses	65,893 43	
Losses resisted, including interest, cost and expenses..	26,413 60	
Total amount of claims for losses	$185,070 75	
Deduct reinsurance thereon.....	3,935 79	
Net amount of unpaid losses and claims.....		$181,134 96

Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$443,910 74	
Unearned premiums, *pro rata*, on fire risks running more than one year	442,231 66	
Total unearned premiums		$886,142 40
Salaries and other miscellaneous expenses, due and accrued		2,502 34
All other liabilities, viz.: Taxes and assessments, $8,921.10; commissions and brokerage, $46,030.69; return premiums, $16,718.04; reinsurance, $10,053.17; total		81,723 00
Aggregate Liabilities		**$1,151,502 70**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,437,270 29	
Deduct reinsurance ($91,792.56), rebate and return premiums	295,957 08	
Net cash received for premiums (all fire)		$1,141,313 21
Interest and dividends received from all other sources		53,366 46
Received for rent		13,117 13
Received from home office	$83,565 87	
Aggregate Receipts during the year in cash		**$1,207,796 80**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$868,778 87	
Deduct salvages and reinsurances	67,654 04	
Net amount paid for losses (all fire)		$801,124 83
Commissions and brokerage		219,881 11
Salaries and other charges of officers, clerks and other employes		85,933 70
State, national and local taxes		44,972 13
All other disbursements, viz.: Rent, $10,124.18; printing, etc., $11,580.43; legal expenses, $2,161.37; furniture and fixtures, $4,187.67; postage, $11,762.76; miscellaneous, $55,066.18; total		94,882 59
Returned to home office	$73,167 97	
Aggregate Disbursements during the year in cash		**$1,246,794 36**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$162,777,545	$1,725,585 41
Written or renewed in 1899	131,220,823	1,465,128 72
Totals	$293,998,368	$3,190,714 13
Deduct expirations and cancellations	120,528,855	1,361,194 69
In force December 31, 1899	$173,469,513	$1,829,519 44
Deduct amount reinsured	9,640,150	120,750 72
Net amount in force	$163,829,363	$1,708,768 72

Largest amount in any one hazard, $40,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$75,932,858	$887,821 48	1-2	$443,910 74
1898.....	Two years	587,569	3,638 17	1-4	909 54
1899.....		305,506	2,117 61	3-4	1,588 20
1897.....	Three years	13,155,338	122,521 35	1-6	20,420 31
1898.....		23,935,231	209,504 60	1-2	104,752 30
1899.....		20,405,217	187,912 70	5-6	156,593 92
1896.....	Four years.....	414,820	3,382 15	1-8	422 77
1897.....		340,234	2,473 33	3-8	927 50
1898.....		611,647	5,303 29	5-8	3,314 56
1899.....		476,855	4,083 23	7-8	3,572 83
1895.....	Five years	5,038,557	50,443 95	1-10	5,044 40
1896.....		4,599,692	46,265 43	3-10	13,879 63
1897.....		5,230,412	50,513 39	1-2	25,256 69
1898.....		7,010,472	69,798 84	7-10	48,859 18
1899.....		5,784,955	62,988 70	9-10	56,689 83
Totals		$163,829,363	$1,708,768 72	.....	$886,142 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$27,873,447 48
Total losses paid since organization.....	18,073,567 80
Total amount of fire losses incurred during the year.....	878,317 91

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Ohio	$136,800 00
Virginia	57,000 00
Georgia	28,500 00
Oregon	57,000 00

Business in the State of New York during the year.

Fire risks written.....	$22,229,151 00
Premiums received	166,464 26
Losses paid	181,422 23
Amount of losses incurred.....	196,819 93

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

E. LITCHFIELD, Resident Manager, No. 25 Pine street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered..... $385,585 72

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. bonds.....	$500,000 00	114	$570,000 00
Albany & Susquehanna R. R. Co. 6 per cent. bonds.....	15,000 00	116	17,400 00
Atchison, Topeka & Santa Fe R. R. Co. 4 per cent. bonds.....	34,000 00	99	33,660 00
Atchison, Topeka & Santa Fe R. R. Co. 4 per ct. adjustment bds.	18,000 00	78½	14,130 00
Baltimore & Ohio R. R. Co. 3½ per cent. bonds.....	79,300 00	95	75,335 00
Baltimore & Ohio R. R. Co. 4 per cent. bonds	9,175 00	98	8,991 50
Brooklyn & Montauk R. R. Co. 5 per cent. bonds.....	30,000 00	109½	32,850 00
Chic., Burl. & Quincy R. R. Co. (Iowa Div.) 4 per cent. bonds....	35,000 00	103½	36,225 00
Chic., Mil. & St. Paul R. R. Co. (Chic. & Pac. West. Div.) 5 per cent. bonds	45,000 00	120	54,000 00
Chicago & Northwestern 4 per cent. extension bonds.....	40,000 00	107	42,800 00
Chicago, Rock Island & Pacific R. R. Co. 6 per cent. bonds.....	20,000 00	129	25,800 00
Cleve., Cin., Chic. & St. Louis R. R. Co. 4 per cent. bonds.....	25,000 00	92	23,000 00
Cleve., Cin., Chic. & St. Louis R. R. Co. (C. W. & M. Div.) 4 per cent. bonds	25,000 00	94	23,500 00
Chic., St. Louis & New Orleans R. R. Co. 5 per cent. bonds.....	10,000 00	123	12,300 00
Chic., St. Louis & New Orleans R. R. Co. (Memphis Div.) 4 per cent. bonds	25,000 00	104	26,000 00
City of Portland, Oregon, 5 per cent. water bonds.....	50,000 00	119	59,500 00
County of Essex, N. J., 3.65 per cent. park bonds	25,000 00	119½	29,875 00
Detroit, Monroe & Toledo R. R. Co. 7 per cent. bonds.....	19,000 00	121	22,990 00
Illinois Central R. R. Co. (Louisville Ex.) 3½ per cent. bonds....	35,000 00	100	35,000 00
Illinois Central R. R. Co. 4 per cent. bonds	10,000 00	100	10,000 00
Mich. Cent. R. R. Co. (Grand Riv. Val. Div.) 6 per cent. bonds.....	15,000 00	118	17,700 00
N. Y. City 3½ per cent. gold exempt redemption bonds.....	100,000 00	108½	108,500 00
N. Y. C. & H. R. R. R. Co. 6 per cent. bonds	10,000 00	106	10,600 00
N. Y., Lack. & West. R. R. Co. 6 per cent. bonds.....	15,000 00	138	20,700 00
Northern Central R. R. Co. 6 per cent. bonds	8,000 00	111	8,880 00
North Pennsylvania R. R. Co. 7 per cent. bonds	10,000 00	114	11,400 00
Ottumwa, Cedar Falls & St. Paul R. R. Co. 5 per cent. bonds.....	20,000 00	108	21,600 00
Philadelphia & Erie R. R. Co. 6 per cent. bonds.....	18,000 00	126	22,680 00
Penn. R. R. Co. 6 per cent. bds...	20,000 00	112	22,400 00
Penn. R. R. Co. 4½ per cent. bds.	10,000 00	115	11,500 00

	Par value.	Carried at.	Market value.	
Rome, Watertown & Ogdensburg R. R. Co. 5 per cent. bonds.....	$25,000 00	128	$32,000 00	
Syracuse, Bing. & N. Y. R. R. Co. 7 per cent. bonds.....	22,000 00	123	27,060 00	
State of Georgia 3½ p. ct. bonds..	25,000 00	107	26,750 00	
St. Paul & Northern Pacific R. R. Co. 6 per cent. bonds.....	22,000 00	128	28,160 00	
St. Paul, Minneapolis & Manitoba R. R. Co. 4½ per cent. bonds....	25,000 00	115	28,750 00	
St. Paul, Minneapolis & Manitoba R. R. Co. 4 per cent. bonds.....	25,000 00	102	25,500 00	
Thirty-fourth Street Crosstown R. R. Co. 5 per cent. bonds.....	3,000 00	118	3,540 00	
Western Pennsylvania R. R. Co. 4 per cent. bonds.....	10,000 00	111½	11,150 00	
Baltimore & Ohio R. R. Co. preferred stock	7,525 00	77	5,794 25	
Chicago, Milwaukee & St. Paul R. R. preferred stock	10,000 00	172	17,200 00	
Total par and market values...	$1,450,000 00	.....	$1,615,220 75	$1,615,220 75
Cash in office, $1,436.34; in bank, $44,005.58; total.....				45,441 92
Gross premiums in due course of collection.....				254,518 42
Aggregate amount of all actual available Assets.....				**$2,300,766 81**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$122,946 21	
Losses unadjusted, including all reported and supposed losses	158,733 47	
Losses resisted, including interest, cost and expenses..	24,372 57	
Total amount of claims for losses.....	$306,052 25	
Deduct reinsurance thereon.....	17,507 78	
Net amount of unpaid losses and claims.....		$288,544 47
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$687,829 68	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	658,422 06	
Total unearned premiums.....		1,346,251 74
Amount reclaimable on perpetual fire policies (90 per cent.).		6,813 45
All other liabilities, viz.: Taxes and assessments $5,000; commissions and brokerage, $40,000; total.....		45,000 00
Aggregate Liabilities.....		**$1,686,609 66**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$2,308,218 19	
Deduct reinsurance ($172,033.97), rebate and return premiums	509,007 64	
Net cash received for premiums (all fire).....		$1,799,210 55
Interest and dividends received from all other sources.....		68,414 25
Received for rent.....		6,900 36
Deposits premiums received on perpetual fire risks....	$2,252 45	
Received from home office.....	318,020 50	
Aggregate Receipts during the year in cash.....		**$1,874,525 16**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$1,595,155 09	
Deduct salvages and reinsurances.....	107,937 44	
Net amount paid for losses (all fire).....		$1,487,217 65
Commissions and brokerage.....		325,979 79
Salaries and other charges of officers, clerks and other employes		176,665 99

State, national and local taxes		$64,318 91
All other disbursements, viz.: Office expenses, traveling, maps, printing, advertising and board assessments		152,614 84
Deposit premiums returned on perpetual risks	$316 00	
Returned to home office	63,176 61	
Aggregate Disbursements during the year in cash		**$2,206,797 18**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$393,913,202	$2,851,482 34
Written or renewed in 1899	232,513,646	2,284,866 28
Totals	$526,426,848	$5,136,348 62
Deduct expirations and cancellations	243,000,519	2,328,893 98
In force December 31, 1899	$283,426,329	$2,807,454 64
Deduct amount reinsured	21,907,771	182,638 09
Net amount in force	$261,518,558	$2,624,816 55
Perpetual risks (not included above)		$259,800 00
Premiums on same		7,570 50

Largest amount in any one hazard, $40,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$127,033,588	$1,375,659 36	1-2	$687,829 68
1898	Two years	1,045,200	6,580 25	1-4	1,645 06
1899	Two years	1,863,488	16,493 51	3-4	12,370 13
1897	Three years	26,174,934	240,539 10	1-6	40,089 85
1898	Three years	39,240,906	346,477 03	1-2	173,238 51
1899	Three years	34,918,107	291,389 76	5-6	242,824 80
1896	Four years	995,025	12,496 04	1-8	1,562 00
1897	Four years	491,388	4,731 16	3-8	1,774 18
1898	Four years	694,734	6,018 73	5-8	3,761 71
1899	Four years	634,005	5,596 91	7-8	4,897 30
1895	Five years	3,565,891	47,544 95	1-10	4,754 50
1896	Five years	4,060,500	52,482 97	3-10	15,744 89
1897	Five years	5,173,090	62,002 27	1-2	31,001 13
1898	Five years	9,127,053	81,830 25	7-10	57,281 17
1899	Five years	6,501,049	74,974 26	9-10	67,476 83
Totals		$261,518,558	$2,624,816 55	.....	$1,346,251 74

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$36,628,518 00
Total losses paid since organization		23,636,240 00
Total amount of fire losses incurred during the year		1,489,004 00
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$114,000 00	
Virginia	57,000 00	
Georgia	26,750 00	
Oregon	59,500 00	

Business in the State of New York during the year.

Fire risks written	$38,977,700 00
Premiums received	284,301 09
Losses paid	343,059 93
Amount of losses incurred	348,587 17
Amount of taxes paid to various fire departments	6,806 40
Amount paid the Comptroller for taxes on premiums	1,714 74

LAW UNION AND CROWN FIRE AND LIFE INSURANCE COMPANY.

LONDON, ENGLAND.

HALL & HENSHAW, Resident Managers, No. 35 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$250,000 00	134	$335,000 00	
City of New York 3½ per cent. cons. public park bonds.....	189,000 00	105¼	198,922 50	
Standard Gas Light Co. of New York 5 per cent. bonds.....	20,000 00	115¼	23,050 00	
Illinois Central R. R. 4 per cent. gold bonds.....	20,000 00	99½	19,900 00	
Pittsburg, Cin., Chi. & St. Louis 4½ per cent. con. mtge. bonds...	35,000 00	112	39,200 00	
Total par and market values....	$514,000 00	.....	$616,072 50	$616,072 50
Cash in office, $50.54; in bank, $16,713.31; total.....				16,763 85
Interest due and accrued on stocks and bonds.....				3,523 79
Gross premiums in due course of collection.....				51,442 25
Aggregate amount of all actual available Assets.....				**$687,802 39**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$1,256 30	
Losses unadjusted, including all reported and supposed losses	44,379 15	
Losses resisted, including interest, cost and expenses..	2,457 00	
Total amount of claims for losses.....	$48,092 45	
Deduct reinsurance thereon.....	12,726 50	
Net amount of unpaid losses and claims.....		$35,365 95
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$111,001 79	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	57,408 01	
Total unearned premiums.....		168,409 80
All other liabilities, viz.: Commissions and brokerage, $9,010.51; reinsurance, $79.02; total.....		9,089 53
Aggregate Liabilities.....		**$212,865 28**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$345,716 23	
Deduct reinsurance ($45,896.22), rebate and return premiums	105,560 19	
Net cash received for premiums (all fire).....		$240,156 04
Interest and dividends received from all other sources.....		20,100 10
Received from home office.....	$55,000 00	
Aggregate Receipts during the year in cash.....		**$260,256 14**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$235,284 51	
Deduct salvages and reinsurances	41,984 74	
Net amount paid for losses (all fire)		$193,299 77
Commissions and brokerage		76,863 34
Salaries and other charges of officers, clerks and other employes		5,655 40
State, national and local taxes		8,616 59
All other disbursements		6,760 36
Returned to home office	$42,612 10	
Aggregate Disbursements during the year in cash		$291,195 46

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$26,771,563	$259,836 43
Written or renewed in 1899	39,262,074	391,467 11
Totals	$66,033,637	$651,303 54
Deduct expirations and cancellations	30,254,841	292,771 29
In force December 31, 1899	35,778,796	358,532 25
Deduct amount reinsured	3,946,964	*46,449 65
Net amount in force	$31,831,832	$312,082 60

Largest amount in any one hazard, $15,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$23,609,771	$222,003 58	1-2	$111,001 79
1898	Two years	421,081	3,064 60	1-4	766 15
1899	Two years	381,943	3,045 93	3-4	2,284 44
1897	Three years	225,025	2,246 66	1-6	374 44
1898	Three years	3,286,622	34,652 43	1-2	17,326 21
1899	Three years	1,547,087	21,911 86	5-6	18,259 88
1897	Four years	199,500	2,045 64	3-8	767 12
1898	Four years	395,200	4,096 86	5-8	2,560 55
1899	Four years	326,150	2,305 50	7-8	2,017 31
1897	Five years	165,125	1,854 68	1-2	927 34
1898	Five years	800,252	6,224 02	7-10	4,356 81
1899	Five years	474,076	8,630 84	9-10	7,767 76
Totals		$31,831,832	$312,082 60	.....	$168,409 80

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$593,894 02
Total losses paid since organization	349,147 61
Total amount of fire losses incurred during the year	216,371 77
Amount deposited in Oregon for the protection of policyholders	$67,000 00

Business in the State of New York during the year.

Fire risks written	$8,168,305 83
Premiums received	56,894 75
Losses paid	77,583 70
Amount of losses incurred	90,766 34
Amount of taxes paid to various fire departments	1,140 84
Amount paid the Comptroller for taxes on premiums	253 04

*Of this amount $6,162.85 is not allowed by the Insurance Law.

LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

JAMES H. BREWSTER, Assistant Resident Manager, No. 197 Asylum street, Hartford, Conn.

I. ASSETS.

Market value of real estate owned, unincumbered	$4,500 00
Loans on bond and mortgage (first liens)	242,977 50
Interest due and unpaid on bond and mortgage loans	5,090 23

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$50,000 00	115	$57,500 00	
City of Brooklyn 3 per cent. school improvement bonds	150,000 00	100	150,000 00	
City of Brooklyn imp. loan bds.	50,000 00	100	50,000 00	
City of Brooklyn pk. purchase bds.	10,000 00	100	10,000 00	
City of Richmond bonds	17,000 00	105	17,850 00	
Georgia State bonds	25,000 00	108	27,000 00	
County of Lucas, O., court house bonds	100,000 00	111	111,000 00	
Central R. R. of N. J. gen. mtge. bonds	25,000 00	120	30,000 00	
Baltimore & Ohio 1st mtge. bds.	25,000 00	98	24,500 00	
Total par and market values	$452,000 00	.....	$477,850 00	
				477,850 00
Cash in office, $52.65; in bank, $75,641.65; total				75,694 30
Interest due and accrued on stocks and bonds				6,073 33
Gross premiums in due course of collection				61,828 85
Aggregate amount of all actual available Assets				**$874,014 21**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$26,209 68	
Losses unadjusted, including all reported and supposed losses	24,948 07	
Losses resisted, including interest, cost and expenses	2,350 00	
Total amount of claims for losses	$53,507 75	
Deduct reinsurance thereon	13,727 58	
Net amount of unpaid losses and claims		$39,780 17
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$196,400 35	
Unearned premiums, *pro rata*, on fire risks running more than one year	253,776 21	
Total unearned premiums		450,176 56
All other liabilities, viz.: Commissions and brokerage		11,954 20
Aggregate Liabilities		**$501,910 93**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$742,828 64	
Deduct reinsurance ($106,121.76), rebate and return premiums	209,708 94	
Net cash received for premiums (all fire)		$533,119 70
Interest received on bonds and mortgages		12,159 68
Interest and dividends received from all other sources		19,037 53
Aggregate Receipts during the year in cash		**$564,316 91**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$422,781 94	
Deduct salvages and reinsurances	64,983 86	
Net amount paid for losses (all fire)		$357,798 08
Commissions and brokerage		107,160 49
Salaries and other charges of officers, clerks and other employes		44,262 36
State, national and local taxes		23,574 71
All other disbursements, viz.: Rent, $2,346.17; general and agency expenses, $34,080.58; total		36,426 75
Returned to home office	$25,431 10	
Aggregate Disbursements during the year in cash		**$569,222 39**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$81,955,676	$884,880 05
Written or renewed in 1899	70,201,470	750,671 89
Totals	$152,157,146	$1,635,551 94
Deduct expirations and cancellations	63,921,348	693,384 09
In force December 31, 1899	$88,235,798	$942,167 85
Deduct amount reinsured	12,548,080	137,702 36
Net amount in force	$75,687,718	$804,465 49

Largest amount in any one hazard, $10,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$34,057,541	$392,800 71	1-2	$196,400 35
1898	Two years	572,587	3,752 27	1-4	938 07
1899	Two years	532,297	3,427 04	3-4	2,570 28
1897	Three years	5,491,137	42,485 83	1-6	7,080 97
1898	Three years	9,612,667	82,482 89	1-2	41,241 44
1899	Three years	14,653,576	152,674 46	5-6	127,228 71
1896	Four years	226,678	1,648 83	1-8	206 10
1897	Four years	156,715	1,157 40	3-8	434 02
1898	Four years	477,367	3,590 73	5-8	2,244 21
1899	Four years	453,431	3,461 43	7-8	3,028 75
1895	Five years	908,802	12,908 58	1-10	1,290 86
1896	Five years	1,098,659	16,232 28	3-10	4,869 68
1897	Five years	2,322,087	26,538 02	1-2	13,269 01
1898	Five years	2,544,160	29,002 02	7-10	20,301 41
1899	Five years	2,580,014	32,303 00	9-10	29,072 70
Totals		$75,687,718	$804,465 49	.....	$450,176 56

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$9,020,650 52
Total losses paid since organization		5,550,822 59
Total amount of fire losses incurred during the year		322,662 72
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$111,000 00	
Oregon	57,500 00	
Georgia	27,000 00	
Virginia	17,850 00	

Business in the State of New York during the year.

Fire risks written	$10,717,340 00
Premiums received	56,841 90
Losses paid	54,821 77
Amount of losses incurred	48,567 96

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

HENRY W. EATON, Resident Manager, No. 45 William Street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered		$1,855,750 00
Loans on bond and mortgage (first liens)		3,307,350 00
Interest due and unpaid on bond and mortgage loans		7,094 00
Interest accrued thereon		36,994 40

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent bonds	$1,727,000 00	134⅜	$2,320,656 25	
N. Y. City 3½ per cent. bonds	125,000 00	106⅝	133,281 25	
City of Richmond 8 per ct. bds	5,000 00	137	6,850 00	
City of Boston 5 per cent. bonds	180,000 00	112¼	202,050 00	
Bernalillo Co., N. M., 6 p. c. bds.	5,000 00	108	5,400 00	
Socorro Co., N. M., 6 p. c. bds	5,000 00	108	5,400 00	
Total par and market values	$2,047,000 00	.....	$2,673,637 50	2,673,637 50
Cash in office, $548.91; in bank, $677,007.28; total				677,556 19
Interest due and accrued on stocks and bonds				198 03
Gross premiums in due course of collection				855,595 31
All other assets, viz.: Rents due and accrued, $10,000; perpetual premiums due, $92.45; loan on life policy, $1,400; total				11,492 45
Bills receivable (not admitted)			$1,660 41	
Aggregate amount of all actual available Assets				**$9,425,667 88**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$670,566 89	
Losses resisted, including interest, cost and expenses	30,400 00	
Total amount of claims for losses	$700,966 89	
Deduct reinsurance thereon	145,576 31	
Net amount of unpaid losses and claims		$555,390 58
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$1,711,499 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,821,460 41	
Total unearned premiums		3,532,959 81
Amount reclaimable on perpetual fire policies (95 per cent.)		323,141 23
Net premium reserve and all other liabilities, except capital under the life insurance or any other special department		90,039 07
All other liabilities, viz.: Commissions and brokerage, $127,191.84; return premiums, $55,000; reinsurance, $72,328.07; contingent commissions, $20,000; total		274,519 91
Aggregate Liabilities		**$4,776,050 60**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$6,132,407 29	
Deduct reinsurance ($550,680.47), rebate and return premiums	1,414,917 01	
Net cash received for premiums (all fire)		$4,717,490 28
Interest received on bonds and mortgages		139,644 68
Interest and dividends received from all other sources		95,534 06
Received for rent		94,162 07
Received from all other sources		250 00
Deposit premiums received on perpetual risks	$11,462 53	
Received from home office	88,767 73	
Aggregate Receipts during the year in cash		**$5,047,081 09**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$3,841,312 76	
Deduct salvages and reinsurances	438,860 67	
Net amount paid for losses (all fire)		$3,402,452 09
Commissions and brokerage		826,096 51
Salaries and other charges of officers, clerks and other employes		327,229 31
State, national and local taxes		176,170 85
All other disbursements, viz.: Rent, $31,361.75; miscellaneous, $303,951.28; total		335,313 03
Deposit premiums returned on perpetual risks	$9,047 64	
Returned to home office	446,681 86	
Aggregate Disbursements during the year in cash		**$5,067,261 79**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$910,538,899	$7,686,328 73
Written or renewed in 1899	718,946,427	6,137,342 74
Totals	$1,629,485,326	$13,823,671 47
Deduct expirations and cancellations	691,574,759	6,026,801 93
In force December 31, 1899	$937,910,567	$7,796,869 54
Deduct amount reinsured	103,859,802	700,322 04
Net amount in force	$834,050,765	$7,096,547 50
Perpetual risks (not included above)		$10,110,664 00
Premiums on same		340,148 66

Largest amount in any one hazard, $400,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$350,273,844	$3,422,998 81	1-2	$1,711,499 40
1898	Two years	8,763,913	49,610 05	1-4	12,402 51
1899		5,245,234	42,744 01	3-4	32,108 01
1897	Three years	100,233,765	811,156 66	1-6	135,194 44
1898		141,554,616	929,841 20	1-2	464,920 60
1899		123,880,573	793,524 87	5-6	601,279 05
1896	Four years	5,045,073	32,214 65	1-8	4,026 83
1897		2,430,393	19,775 36	3-8	7,416 00
1898		2,775,113	22,876 29	5-8	14,297 70
1899		2,239,735	18,304 32	7-8	16,141 28
1895	Five years	19,391,205	178,025 64	1-10	17,802 56
1896		17,484,951	217,967 52	3-10	65,390 25
1897		16,516,695	194,510 07	1-2	97,255 03
1898		20,247,586	164,520 93	7-10	115,164 63
1899		17,666,190	196,908 63	9-10	177,217 77
	Over five years	201,880	1,558 49	Various	843 75
Totals		$834,050,765	$7,096,547 50	.....	$3,532,959 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$130,574,967 50
Total losses paid since organization	78,227,370 37
Total amount of fire losses incurred during the year	3,392,252 41

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Ohio	$134,375 00
Oregon	67,187 50
Virginia	60,468 75
Georgia	33,593 75
New Mexico	10,800 00

Business in the State of New York during the year.

Fire risks written	$157,333,079 00
Premiums received	852,647 39
Losses paid	927,387 97
Amount of losses incurred	872,086 97
Amount of taxes paid to various fire departments	24,042 32
Amount paid the Comptroller for taxes on premiums	4,019 63

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

CHARLES L. CASE, Resident Manager, No. 44 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds.....	$570,000 00	114½	$652,650 00
U. S. 3 per cent. coupon bonds....	25,000 00	110⅝	27,656 25
Baltimore & Ohio R. R. 4 per cent. 1st mtge. gold bonds.....	22,000 00	98½	21,670 00
Baltimore & Ohio R. R. 3½ per cent. prior lien gold bonds.....	51,000 00	92	46,920 00
Baltimore & Ohio R. R. pref. stk.	2,000 00	75	1,500 00
Brooklyn Union Gas Co. 5 per ct. 1st con. mtge. gold bonds.....	30,000 00	115	34,500 00
Carthage, Watertown & Sacketts Harbor R. R. 5 p. ct. gold bds..	50,000 00	117	58,500 00
Central R. R. of N. J. 5 per cent. gen. mtge. gold bonds.....	40,000 00	116	46,400 00
Central Union Gas Co. 5 per cent. gold bonds	50,000 00	102	51,000 00
Chic., Mil. & St. Paul R. R. (West. Div.) 5 p. ct. 1st mtge. gold bds.	25,000 00	120	30,000 00
Chic., Mil. & St. Paul 5 per cent. terminal gold bonds.....	25,000 00	111	27,750 00
Chic., St. Louis & New Orleans R. R. 5 per cent. gold loan bonds..	8,000 00	124	9,920 00
City of N. Y. con. stock 3½ per cent. gold bonds.....	47,000 00	107	50,290 00
City of Richmond (Va.) 4 per cent. bonds	50,000 00	100	50,000 00
Denver & Rio Grande 4 per cent. 1st con. gen. mtge. gold bonds..	30,000 00	98½	29,550 00
Lehigh Valley Ry. Co. 4½ per ct. 1st mtge. gold bonds.....	30,000 00	105	31,500 00
Long Island R. R. 5 per cent. 1st con. mtge. gold bonds.....	99,000 00	118	116,820 00
Louisville & Nashville R. R. (N. O. & M. Div.) 6 per cent. 1st mtge. gold bonds	25,000 00	125	31,250 00
Mil., Lake Shore & West. R. R. (Mich. Div.) 6 p. ct. 1st mtge. gold bonds	25,000 00	135	33,750 00
Pitts., Cin., Chic. & St. Louis 4½ per cent. con. gold bonds.....	25,000 00	113	28,250 00
Reading Co. & Phila. & Reading Coal & Iron Co. 4 per cent. gen. mtge. gold bonds.....	15,000 00	84	12,600 00
St. Paul, Minneapolis & Manitoba R. R. 6 p. ct. con. gold loan....	25,000 00	135	33,750 00
Scioto Valley & New England R. R. 4 per cent. 1st mtge. gold bds...	30,000 00	97	29,100 00
U. S. Mortgage & Trust Co. 4½ per cent. 1st mtge. gold bonds..	35,000 00	100	35,000 00
Total par and market values...	$1,334,000 00	.....	$1,490,326 25

	$1,490,326 25
Cash in office, $1,355.61; in bank, $49,307.24; total.....	50,662 85
Gross premiums in due course of collection.....	132,430 47
Aggregate amount of all actual available Assets.....	**$1,673,419 57**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$28,103 68	
Losses unadjusted, including all reported and supposed losses	43,200 00	
Losses resisted, including interest, cost anl expenses...	13,121 50	
Total amount of claims for losses	$84,425 18	
Deduct reinsurance thereon	6,706 00	
Net amount of unpaid losses and claims		$77,719 18
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$279,719 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	451,405 18	
Total unearned premiums		731,124 49
Amount reclaimable on perpetual fire policies (95 per cent.)		174 80
All other liabilities, viz.: Commissions and brokerage, $22,092.67; reinsurance, $1,089.97; total		23,182 64
Aggregate Liabilities		**$832,201 11**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$952,850 82	
Deduct reinsurance ($37,129.40), rebate and return premiums	151,217 84	
Net cash received for premiums (all fire)		$801,632 98
Interest and dividends received from all other sources		68,844 53
Received from home office	$42,842 97	
Aggregate Receipts during the year in cash		**$870,477 51**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$595,327 50	
Deduct salvages and reinsurances	21,845 91	
Net amount paid for losses (all fire)		$573,481 59
Commissions and brokerage		158,005 11
Salaries and other charges of officers, clerks and other employes		74,034 66
State, national and local taxes		31,485 23
All other disbursements, viz.: Postage, advertising, stationery, traveling, rents, maps, office expenses, etc		60,636 51
Returned to home office	$79,313 30	
Aggregate Disbursements during the year in cash		**$897,643 10**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$173,526,070	$1,452,603 30
Written or renewed in 1899	115,721,440	974,337 09
Totals	$289,247,510	$2,426,940 39
Deduct expirations and cancellations	116,951,742	933,137 26
In force December 31, 1899	$172,295,768	$1,493,803 13
Deduct amount reinsured	7,470,880	52,723 00
Net amount in force	$164,824,888	$1,441,080 13

Largest amount in any one hazard, $5,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$57,741,178	$559,438 61	1-2	$279,719 31
1898.....	Two years	429,872	2,316 78	1-4	579 20
1899.....		675,571	6,066 14	3-4	4,549 61
1897.....	Three years	21,672,537	153,594 01	1-5	25,599 00
1898.....		23,664,756	175,116 26	1-2	87,558 13
1899.....		22,587,160	167,924 86	5-6	139,937 39
1896.....	Four years.....	676,770	5,853 41	1-8	731 68
1897.....		823,468	7,125 50	3-8	2,672 06
1898.....		614,187	4,502 32	5-8	2,813 95
1899.....		675,448	5,569 77	7-8	4,873 55
1895.....	Five years	5,748,937	59,715 78	1-10	5,971 58
1896.....		6,342,192	71,968 43	3-10	21,590 53
1897.....		6,818,375	74,744 76	5-10	37,372 38
1898.....		9,402,039	75,509 94	7-10	52,856 95
1899.....		6,934,698	71,413 31	9-10	64,271 98
	Over five years.....	6,500	36 25	9-12	27 19
	Perpetual	11,200	184 00	95-100	174 80
Totals		$164,824,888	$1,441,080 13	.....	$731,299 29

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$20,172,258 00
Total losses paid since organization.....	11,929,245 00
Total amount of fire losses incurred during the year.....	531,879 08

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$28,625 00
Ohio	114,500 00
Oregon	57,250 00
Virginia	52,862 50

Business in the State of New York during the year.

Fire risks written	$30,831,875 00
Premiums received	152,820 60
Losses paid	135,438 13
Amount of losses incurred	123,360 31
Amount of taxes paid to various fire departments.....	2,723 80
Amount paid the Comptroller for taxes on premiums.....	835 95

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

ARCHIBALD G. McILWAINE, Jr., Resident Manager, Nos. 57 and 59 William street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered..... $300,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
United States 5 per cent. reg. bds.	$2,500 00	112½	$2,791 66
United States 4 per cent. reg. bds.	50,000 00	114	56,500 00
United States 4 per cent. reg. bds.	270,000 00	134	360,000 00
Baltimore & Ohio R. R. Co. 3½ per cent. prior lien gold bonds.....	105,000 00	94	96,862 50
Baltimore & Ohio R. R. Co. 4 per cent. 1st mtg. 50 year gold bds..	37,500 00	98	36,375 00
Beech Creek R. R. Co. 4 per cent. 1st mtg. reg. gold bonds.....	27,000 00	105	27,810 00
Central R. R. of N. J. 5 per cent. gen. mtg. reg. gold bonds.....	65,000 00	116¼	74,750 00
Chesapeake & Ohio Ry. Co. 5 per cent. 1st con. mtg. reg. bonds..	50,000 00	114	56,583 34
Chesapeake & Ohio Ry. Co. 6 per cent. 1st mtg. reg. gold bonds....	10,000 00	118½	11,700 00
Chicago, Mil. & St. Paul (Chic. & Pacific, Western Div.) 5 per cent. 1st mtge. reg. gold bonds.....	46,000 00	118½	53,360 00
Chicago, Mil. & St. Paul Ry. Co. (Wis. & Minn. Div.) 5 per cent. 1st mtge. reg. gold bonds.....	25,000 00	116½	28,500 00
Chicago, Rock Is. & Pacific R. R. Co. 6 per ct. 1st mtge. reg. bds.	90,000 00	129	113,400 00
Chicago & Northwestern Ry. Co. 7 per cent. con. mtge. reg. g. bds.	50,000 00	107½	53,458 33
Cin., Dayton & Ironton 5 per cent. 1st mtge. reg. gold bonds.....	20,000 00	113	22,433 34
Cin., Indianapolis, St. L. & Chic. Ry. Co. 4 per ct. con. 1st mtge. reg. gold bonds	100,000 00	100	99,333 33
D. & H. Canal Co. (Penn. Div.) 7 per cent. 1st mtge. reg bonds...	25,000 00	146	35,916 67
Flint & Pere Marquette 5 per cent. con. mtge. reg. gold bonds.....	25,000 00	102½	25,416 66
Illinois Central R. R. Co. (Western Lines) 4 per ct. 1st mtge. reg. gold bonds	75,000 00	111	82,000 00
Lake Erie & Western R. R. Co. 5 per cent. 1st mtge. reg. gold. bds.	50,000 00	117	57,250 00
Lehigh Val. R. R. Co. (N. Y.) 4½ per cent. 1st mtg. gold reg. bds.	25,000 00	107	26,187 50
Milwaukee, Lake Shore & Western Ex. & Imp. 5 per ct. sinking fund mtg. gold bonds	50,000 00	119	58,458 33
N. Y., Chic. & St. L. Ry. Co. 4 per cent. 1st mtg. reg. gold bonds..	50,000 00	104	51,500 00
St. Louis & Iron Mt. Ry. Co. 5 per cent. gen. con. ry. & land grant reg. gold bonds.....	25,000 00	109	26,937 50
St. Paul, Minn. & Manitoba 4½ per cent. con. mtge. reg. gold bonds.	50,000 00	110¾	54,250 00
West Shore R. R. Co. 4 per cent. 1st mtge. reg bonds	80,000 00	110	86,400 00
State of Georgia 4½ per cent funding reg. bonds	15,000 00	112¼	16,500 00
State of Georgia 4½ per cent funding reg. bonds	10,000 00	117¼	11,500 00
State of Mass. 3½ per ct. reg. bds..	200,000 00	112½	221,500 00
N. Y. City 3 per ct. con. stk. bds.,	120,000 00	100½	120,000 00
City of Richmond (Va.) 4 per cent. bonds	50,000 00	105	51,500 00
Grant County, New Mexico, 7 per cent. R. R. aid bonds	5,000 00	100	4,825 00

	Par value.	Carried at.	Market value.	
Grant County, New Mexico, 7 per cent. R. R. aid bonds	$5,000 00	100	$4,825 00	
Baltimore & Ohio R. R. Co. non-cumulative pref. stock	8,500 00	75	6,375 00	
Milwaukee Underwriters' Asso. stk.	83 00	100	83 00	
Total par and market values	$1,816,583 00	.....	$2,035,282 16	
				$2,035,282 16
Cash in office, $52,432.28; in bank, $127,591.09; total				180,023 37
Interest due and accrued on stocks and bonds				26,498 34
Gross premiums in due course of collection				303,161 01
Bills receivable, not matured, taken for premiums				6,858 40
All other assets, viz.: Rents due and accrued, $1,536.98; due for reinsurance on losses paid, $550.69; due from other companies, $7,750.95; total				9,838 62
Aggregate amount of all actual available Assets				**$2,861,661 90**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$49,197 58	
Losses unadjusted, including all reported and supposed losses	151,209 97	
Losses resisted, including interest, cost and expenses	14,550 00	
Total amount of claims for losses	$214,957 55	
Deduct reinsurance thereon	53,916 10	
Net amount of unpaid losses and claims		$161,041 45
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$608,133 08	
Unearned premiums, *pro rata*, on fire risks running more than one year	907,682 89	
Total unearned premiums		1,515,815 97
All other liabilities, viz.: Commissions and brokerage, $49,017.67; return premiums, $9,081.80; reinsurance, $47,621.90; total		105,721 37
Aggregate Liabilities		**$1,782,578 79**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,320,362 96	
Deduct reinsurance ($373,066.77), rebate and return premiums	679,836 59	
Net cash received for premiums (all fire)		$1,640,526 37
Interest and dividends received from all other sources		83,255 98
Received for rent		3,456 25
Aggregate Receipts during the year in cash		**$1,727,238 60**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,275,607 45	
Deduct salvages and reinsurances	221,549 89	
Net amount paid for losses (all fire)		$1,054,057 56
Commissions and brokerage		308,973 46
Salaries and other charges of officers, clerks and other employes		145,860 41
State, national and local taxes		54,969 15
All other disbursements, viz.: Rent, $17,554.99; advertising, printing and stationery, $14,351.81; legal expenses, $248.13; furniture and fixtures, $320.82; internal revenue, $9,406.91; miscellaneous, $100,234.10; total		142,116 76
Returned to home office	$65,676 72	
Aggregate Disbursements during the year in cash		**$1,705,977 34**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$434,012,935	$3,172,244 29
Written or renewed in 1899	287,032,534	2,340,414 52
Totals	$721,045,469	$5,512,658 81
Deduct expirations and cancellations	277,398,065	2,232,537 18
In force December 31, 1899	$443,647,404	$3,280,121 63
Deduct amount reinsured	37,778,843	*316,679 39
Net amount in force	$405,868,561	$2,963,442 24

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$118,533,568	$1,216,266 19	1-2	$608,133 08
1898	Two years	2,575,839	9,972 44	1-4	2,493 11
1899	Two years	2,270,686	14,902 16	3-4	11,176 61
1897	Three years	59,719,579	308,866 62	1-6	51,477 74
1898	Three years	89,573,517	467,835 23	1-2	233,917 62
1899	Three years	67,515,725	381,144 98	5-6	317,620 83
1896	Four years	689,477	5,848 13	1-8	731 02
1897	Four years	740,927	6,331 81	3-8	2,374 42
1898	Four years	1,146,896	9,024 13	5-8	5,640 07
1899	Four years	2,286,393	11,940 18	7-8	9,835 16
1895	Five years	9,112,662	94,426 21	1-10	9,442 61
1896	Five years	10,330,313	95,769 57	3-10	28,730 86
1897	Five years	12,307,775	115,122 32	1-2	57,561 15
1898	Five years	17,272,975	116,583 00	7-10	81,608 09
1899	Five years	10,730,599	101,583 53	9-10	91,425 19
	Over five years	1,061,630	8,525 74	Pro rata	3,648 41
Totals		$405,868,561	$2,963,442 24	.....	$1,515,815 97

Answers to General Interrogatories.

Total premiums received since the organization of the U. S. branch of the Company		$29,846,476 87
Total losses paid since organization of the U. S. branch		17,403,911 54
Total amount of fire losses incurred during the year		1,035,650 51
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Virginia	$52,500 00	
Georgia	28,562 50	
Ohio	134,000 00	
Oregon	67,000 00	
New Mexico	10,000 00	

Business in the State of New York during the year.

Fire risks written	$71,008,015 00
Premiums received	266,229 53
Losses paid	321,506 96
Amount of losses incurred	299,682 96
Amount of taxes paid to various fire departments	5,673 00
Amount paid the Comptroller for taxes on premiums	1,300 20

*Of this amount, $5,324.96 is not allowed by the Insurance Law.

MAGDEBURG FIRE INSURANCE COMPANY.

MAGDEBURG, GERMANY.

PAUL E. RASOR, Resident Manager, 71 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 4 per cent. reg. bonds.	$525,000 00	114	$598,500 00	
N. Y. State 3 per cent. gold bds.	70,000 00	105	73,500 00	
N. Y. State 3 per cent. gold bds..	70,000 00	101	70,700 00	
N. Y. city con. stock 3 per cent. dock bonds	45,000 00	109	49,050 00	
Total par and market values..	$710,000 00	.....	$791,750 00	$791,750 00
Cash in office, $48.32; in bank, $55,537.99; total				55,586 31
Interest due and accrued on stocks and bonds				5,250 00
Gross premiums in due course of collection				124,233 67
Aggregate amount of all actual available Assets				$976,819 98

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$110,393 00	
Deduct reinsurance thereon	4,144 00	
Net amount of unpaid losses and claims		$106,249 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$281,374 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	166,855 45	
Total unearned premiums		448,230 17
All other liabilities, viz.: Commissions and brokerage		28,047 66
Aggregate Liabilities		$582,526 83

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$823,326 24	
Deduct reinsurance ($39,258.41), rebate and return premiums	166,995 70	
Net cash received for premiums (all fire)		$656,330 54
Interest and dividends received from all other sources		28,884 96
Profit on sale of bonds		496 87
Received from home office	$354,437 70	
Aggregate Receipts during the year in cash		$685,712 37

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$485,382 31	
Deduct salvages and reinsurances	27,221 46	
Net amount paid for losses (all fire)		$458,160 85
Commissions and brokerage		134,144 02
Salaries and other charges of officers, clerks and other employes		58,595 29

State, national and local taxes		24,713 82
All other disbursements, viz.: Rent, $11,024.50; advertising, stationery and printing, postage, expressage, traveling, etc., $54,556.80; total		65,581 30
Returned to home office	$288,360 66	
Aggregate Disbursements during the year in cash		**$741,195 28**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$55,742,500	$693,426 95
Written or renewed in 1899	74,858,389	856,200 30
Totals	$130,600,889	$1,549,627 25
Deduct expirations and cancellations	56,241,924	661,868 27
In force December 31, 1899	$74,358,965	$887,758 98
Deduct amount reinsured	4,262,206	46,955 74
Net amount in force	$70,096,759	$840,803 24

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$47,554,511	$562,749 44	1-2	$281,374 72
1898	Two years	132,350	1,716 29	1-4	429 07
1899	Two years	350,820	3,173 49	3-4	2,380 12
1897	Three years	3,393,302	44,280 58	1-6	7,380 09
1898	Three years	5,749,361	73,027 49	1-2	36,513 74
1899	Three years	6,729,519	81,673 93	5-6	68,061 62
1896	Four years	40,500	255 00	1-8	31 88
1897	Four years	126,650	1,406 39	3-8	527 39
1898	Four years	114,572	1,340 38	5-8	837 74
1899	Four years	292,111	3,086 03	7-8	2,700 27
1896	Five years	102,016	1,611 12	3-10	483 34
1897	Five years	1,615,055	19,350 38	1-2	9,675 19
1898	Five years	1,893,111	22,922 28	7-10	16,045 60
1899	Five years	2,002,881	24,210 44	9-10	21,789 40
Totals		$70,096,759	$840,803 24	.....	$448,230 17

Answers to General Interrogatories.

Total premiums received since the organization of the U. S. branch.		$2,171,491 49
Total losses paid since organization U. S. branch		1,166,353 18
Total amount of fire losses incurred during the year		530,013 85
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Ohio	$114,000 00	
Oregon	57,000 00	
Virginia	42,750 00	
Georgia	28,500 00	

Business in the State of New York during the year.

Fire risks written	$881,950 00
Premiums received	4,228 38
Amount of losses incurred	50 00

MANCHESTER ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

GEORGE S. A. YOUNG, Resident Manager, No. 42 Cedar street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered..... $3,023 78

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$25,000 00	114	$28,500 00	
U. S. 4 per cent. reg. bonds.....	100,000 00	114	114,000 00	
U. S. 4 per cent. reg. bonds.....	50,000 00	114	57,000 00	
City of N. Y. 3 p. ct. con. stock..	200,000 00	100	200,000 00	
Portland, Ore., 5 p. ct. water bds.	50,000 00	117	58,500 00	
City of Brooklyn 3 per cent. local improvement bonds	100,000 00	100	100,000 00	
City of Brooklyn 3 per cent. local improvement bonds	100,000 00	100	100,000 00	
District of Columbia 3.65 per cent. registered bonds	20,000 00	119	23,800 00	
Baltimore & Ohio R. R. 4 per cent. 1st mtge. gold bonds.....	1,000 00	98	980 00	
Baltimore & Ohio R. R. 3½ per cent. prior lien gold bonds.....	10,000 00	95	9,500 00	
Burl., Cedar Rapids & Northern R. R. 5 per cent. gold bonds.....	40,000 00	110	44,000 00	
Central Pacific Ry. Co. 4 per cent. 1st refunding mtge. gold bonds...	75,000 00	98	73,500 00	
Chicago, Milwaukee & St. Paul R. R. (Wisconsin & Minnesota Div.) 1st mtge. 5 per cent. gold bonds.	25,000 00	117	29,250 00	
Chicago, Milwaukee & St. Paul R. R. (Chicago, Pacific & Western Div.) 1st mtge. 5 per cent. gold bonds	101,000 00	120	121,200 00	
Chicago & Western Indiana R. R. con. 6 per cent. gold bonds.....	80,000 00	122½	98,000 00	
Illinois Central R. R. leased lines 4 per cent. gold bonds.....	25,000 00	100	25,000 00	
Louisville & Nashville R. R. 1st mtge. trust 5 per cent. gold bds.	25,000 00	105	26,250 00	
Mercantile Trust Co. certificate for fractional part of Baltimore & Ohio 1st mtge. gold bonds.....	250 00	98½	246 25	
Northern Pacific R. R. prior lien 4 per cent. bonds.....	69,000 00	103½	71,415 00	
Pennsylvania Co. 4½ per cent. gold bonds	55,000 00	112½	61,875 00	
Pennsylvania R. R. equipment 4 per cent. gold bonds.....	20,000 00	103	20,600 00	
St. Louis, Iron Mountain & Southern Ry. Co. gen. con. ry. and land grant mtge. 5 per cent. bds.	25,000 00	110	27,500 00	
St. Paul, Minneapolis & Manitoba R. R. 4½ per cent. con. gold bds.	25,000 00	112	28,000 00	
Union Pacific R. R. 1st mtge. railroad and land grant 4 per cent. gold bonds	50,000 00	104	52,000 00	
Wheeling & Lake Erie R. R. (Wheeling Div.) 1st mtge. 5 per cent. gold bonds.....	30,000 00	98	29,400 00	
Baltimore & Ohio R. R. pref. stk..	1,000 00	75	750 00	
Total par and market values..	$1,302,250 75	.....	$1,401,266 25	1,401,266 25
Cash in office, $7,156.41; in bank, $80,343.48; total.....				87,499 89
Interest due and accrued on stocks and bonds.....				3,304 17
Gross premiums in due course of collection.....				291,523 83
Bills receivable, not matured, taken for premiums.....				472 25
All other assets, viz.: Due for reinsurance on losses paid..				2,835 66
Aggregate amount of all actual available Assets.....				**$1,789,925 83**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$55,108 76	
Losses unadjusted, including all reported and supposed losses	114,359 68	
Losses resisted, including interest, cost and expenses..	12,903 34	
Total amount of claims for losses	$182,371 78	
Deduct reinsurance thereon	41,962 81	
Net amount of unpaid losses and claims		$140,408 97
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$498,759 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	520,458 68	
Total unearned premiums		1,019,218 29
All other liabilities, viz.: Commissions and brokerage, $56,725.06; return premiums, $108.34; reinsurance, $40,281.26; special agents, $1,130.25; total		98,244 91
Aggregate Liabilities		**$1,257,872 17**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,820,731 64	
Deduct reinsurance ($272,352.60), rebate and return premiums	567,016 91	
Net cash received for premiums (all fire)		$1,253,714 73
Interest and dividends received from all other sources		54,473 97
Received from home office	$48,100	
Aggregate Receipts during the year in cash		**$1,308,188 70**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$990,645 12	
Deduct salvages and reinsurances	139,749 32	
Net amount paid for losses (all fire)		$850,895 80
Commissions and brokerage		217,113 80
Salaries and other charges of officers, clerks and other employes		91,919 61
State, national and local taxes		55,569 89
All other disbursements, viz.: Rent, $11,413.39; postage, advertising, stationery, maps, local boards, traveling and sundries, $81,245.36; total		92,658 75
Returned to home office	$109,236 47	
Aggregate Disbursements during the year in cash		**$1,308,157 85**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$197,610,380	$2,107,213 62
Written or renewed in 1899	173,162,237	1,872,805 82
Totals	$370,772,617	$3,980,019 44
Deduct expirations and cancellations	153,736,626	1,652,560 78
In force December 31, 1899	$217,035,991	$2,327,458 66
Deduct amount reinsured	24,662,164	299,159 97
Net amount in force	$192,373,827	$2,028,298 69

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$88,523,859	$997,519 23	1-2	$498,759 61
1898	Two years	1,203,410	7,988 04	1-4	1,997 01
1899	Two years	1,004,944	8,174 55	3-4	6,130 92
1897	Three years	19,919,870	195,737 66	1-6	32,622 94
1898	Three years	26,327,419	233,778 62	1-2	116,889 31
1899	Three years	24,759,422	221,550 55	5-6	184,625 45
1896	Four years	579,441	4,405 90	1-8	550 74
1897	Four years	765,514	6,333 36	3-8	2,375 01
1898	Four years	357,145	2,936 61	5-8	1,835 38
1899	Four years	684,104	3,836 51	7-8	3,356 94
1895	Five years	4,831,076	72,338 83	1-10	7,233 88
1896	Five years	5,259,869	67,666 93	3-10	20,300 08
1897	Five years	6,219,307	75,151 89	1-2	37,575 95
1898	Five years	6,589,447	64,134 70	7-10	44,894 29
1899	Five years	5,249,000	66,745 31	9-10	60,070 78
Totals		$192,273,827	$2,028,298 69	.....	$1,019,218 29

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$13,442,073 00
Total losses paid since organization		8,117,065 83
Total amount of fire losses incurred during the year		825,653 07
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Georgia	$28,500 00	
Ohio	114,000 00	
Oregon	58,500 00	
Virginia	57,000 00	

Business in the State of New York during the year.

Fire risks written	$25,323,417 00
Premiums received	154,606 31
Losses paid	169,090 00
Amount of losses incurred	166,798 05
Amount of taxes paid to various fire departments	3,007 55
Amount paid the Comptroller for taxes on premiums	538 16

MOSCOW FIRE INSURANCE COMPANY.

MOSCOW, RUSSIA.

JOHN R. REDFIELD, Residence Manager, Hartford, Conn.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$200,000 00	116	$232,000 00	
N. Y. City 3 ½ per. cent. gold corp. stock bridge bds	200,000 00	110¼	220,500 00	
N. Y. City 3½ per cent. gold cons. stock bonds	100,000 00	105	105,000 00	
Total par and market values..	$500,000 00	.....	$557,500 00	$557,500 00
Aggregate amount of all actual available Assets.....				**$557,500 00**

MUNICH RE-INSURANCE COMPANY.

MUNICH, BAVARIA.

CARL SCHRIENER, Manager, 346 Broadway, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. gold bonds, reg. with New York	$100,000 00	133¾	$133,750 00	
New York City 3½ p c. gold bds. reg. with New York	50,000 00 50,000 00	108¼	108,250 00	
Union Pacific 4 per cent. 1st mtg. gold bonds	75,000 00	104¼	78,187 50	
St. Louis & San Francisco 5 per cent. gen. mtg. gold bonds	75,000 00	108½	81,375 00	
Oregon Railroad & Nav. 4 per cent. cons. mtg. gold bonds	50,000 00	101	50,500 00	
Atchison, Topeka & Santa Fe 4 per cent. gen. mtg. gold bonds	50,000 00	99	49,500 00	
Northern Pacific 4 per cent. private lien gold bonds	25,000 00	103½	25,875 00	
Illinois Cent. (St. L. Div), 3½ per cent. gold bonds	25,000 00	99½	24,875 00	
Cin., Ind., St. L. & C. R. R. gold bonds	10,000 00	100	10,000 00	
Total par and market values	$510,000 00	.....	$562,312 50	
				$562,312 50
Cash in bank				116,776 65
Interest due and accrued on stocks and bonds				5,335 40
Gross premiums in due course of collection				110,134 30
Aggregate amount of all actual available Assets				$794,558 85

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses		$47,455 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$213,678 47	
Unearned premiums, *pro rata*, on fire risks running more than one year	70,444 88	
Total unearned premiums		284,123 35
All other liabilities, viz.: Commissions and brokerage		876 07
Aggregate Liabilities		**$332,454 42**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$548,868 59	
Deduct reinsurance, rebate and return premiums	93,221 74	
Net amount paid for losses (all fire)		$455,646 85
Interest and dividends received from all other sources		15,506 47
Aggregate Receipts during the year in cash		$471,153 32

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all fire)	$99,108 89
Commissions and brokerage	146,423 04
Salaries and other charges of officers, clerks and other employes	11,019 00
State, national and local taxes	1,117 70
Rent	1,883 18
Aggregate Disbursements during the year in cash	**$259,551 81**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$3,944,382	$43,869 16
Written or renewed in 1899	59,657,664	628,205 63
Totals	$63,602,046	$672,074 79
Deduct expirations and cancellations	15,974,652	158,243 22
In force December 31, 1899	$47,627,394	$513,831 57

Largest amount in any one hazard, $20,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$39,587,666	$427,356 94	1-2	$213,678 47
1898	Two years	77,262	690 95	1-4	172 73
1899	Two years	815,114	8,849 53	3-4	6,637 15
1898	Three years	351,489	4,269 31	1-2	2,134 65
1899	Three years	4,385,701	47,190 01	5-6	39,325 01
1898	Four years	30,209	285 36	5-8	178 35
1899	Four years	127,186	1,477 56	7-8	1,292 87
1898	Five years	343,664	3,183 01	7-10	2,228 11
1899	Five years	1,909,103	20,528 90	9-10	18,476 01
Totals		$47,627,394	$513,831 57	.....	$284,123 35

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$468,948 64
Total losses paid since organization	99,108 89
Total amount of fire losses incurred during the year	144,249 89

Business in the State of New York during the year.

Fire risks written	$9,276,755 00
Premiums received	59,208 58
Losses paid	13,155 84
Amount of losses incurred	17,977 84

NETHERLANDS FIRE INSURANCE COMPANY.

THE HAGUE, HOLLAND.

WEED & KENNEDY, Managers, 29 Liberty street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Consolidated stock of the city of New York 3½ per cent. gold exempt school house bonds.....	$100,000 00	106	$106,000 00	
Consolidated stock of the city of New York 3½ per cent. gold exempt bonds	50,000 00	107	53,500 00	
Consolidated stock of the city of New York 3½ per cent. gold exempt bonds for redemption of bonds and stock.....	50,000 00	108	54,000 00	
Consolidated stock of the city of New York 3½ per cent. gold exempt bonds for redemption of bonds and stock.....	75,000 00	108	81,000 00	
State of Massachusetts 3½ per cent. reg gold bonds.....	25,000 00	112	28,000 00	
State of Massachusetts 3½ per cent. reg. gold bonds.....	25,000 00	101	25,250 00	
United States Government 4 per cent. reg. bonds.....	36,000 00	133¾	48,150 00	
United States Government 3 per cent. reg. bonds.....	50,000 00	110	55,000 00	
State of Massachusetts 3½ per cent. reg. gold bonds.....	50,000 00	112	56,000 00	
Total par and market values..	$461,000 00	.....	$506,900 00	$506,900 00
Cash in office, $1,668.30; in bank, $51,529.85; total.....				53,198 15
Interest due and accrued on stocks and bonds.....				3,166 66
Gross premiums in due course of collection.....				114,760 41
Aggregate amount of all actual available Assets.....				$678,025 22

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$20,012 19	
Losses unadjusted, including all reported and supposed losses	52,785 55	
Losses resisted, including interest, cost and expenses....	1,875 00	
Total amount of claims for losses.....	$74,672 74	
Deduct reinsurance thereon.....	13,238 02	
Net amount of unpaid losses and claims.....		$61,434 72
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$184,897 66	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	63,247 59	
Total unearned premiums.....		248,145 25
Salaries and other miscellaneous expenses, due and accrued		1,036 56
All other liabilities, viz.: Commissions and brokerage, $26,055.20; return premiums, $20,937.12; reinsurance, $10,492.28; total.....		57,484 60
Aggregate Liabilities.....		$368,101 13

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$536,528 11	
Deduct reinsurance ($29,282.28), rebate and return premiums	130,430 12	
Net cash received for premiums (all fire)		$406,097 99
Interest and dividends received from all other sources		16,551 98
Received from home office	$20,000 00	
Aggregate Receipts during the year in cash		**$422,649 97**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$313,950 58	
Deduct salvages and reinsurances	33,063 62	
Net amount paid for losses (all fire)		$280,886 96
Commissions and brokerage		132,474 15
State, national and local taxes		13,767 26
All other disbursements		10,100 21
Returned to home office	$15,779 20	
Aggregate Disbursements during the year in cash		**$437,228 58**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$19,511,808	$248,884 37
Written or renewed in 1899	52,806,835	597,209 73
Totals	$72,318,643	$846,094 10
Deduct expirations and cancellations	31,067,411	354,883 15
In force December 31, 1899	$41,251,232	$491,210 95
Deduct amount reinsured	2,430,705	30,764 45
Net amount in force	$38,820,527	$460,446 50

Largest amount in any one hazard, $30,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$31,537,414	$369,795 33	1-2	$184,897 66
1898	Two years	134,708	1,279 79	1-4	319 95
1899	Two years	292,775	2,774 24	3-4	2,080 68
1897	Three years	330,967	4,643 03	1-6	773 84
1898	Three years	1,752,664	21,991 33	1-2	10,995 66
1899	Three years	3,017,424	36,506 76	5-6	30,422 30
1897	Four years	21,761	231 35	3-8	86 76
1898	Four years	45,407	441 88	5-8	276 17
1899	Four years	15,200	149 60	7-8	130 90
1897	Five years	171,316	2,376 11	1-2	1,188 05
1898	Five years	444,345	6,290 42	7-10	4,403 29
1899	Five years	1,056,546	13,966 66	9-10	12,569 99
Totals		$38,820,527	$460,446 50	.....	$248,145 25

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$780,734 31
Total losses paid since organization	395,289 48
Total amount of fire losses incurred during the year	312,284 90

Business in the State of New York during the year.

Fire risks written	$8,727,516 00
Premiums received	69,442 07
Losses paid	37,134 42
Amount of losses incurred	46,699 61

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON, ENG., AND EDINBURGH, SCOT.

E. G. RICHARDS, Resident Manager, No. 54 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 5 per cent. gold coupon bds.	$363,000 00	113	$410,190 00	
U. S. 4 per cent. reg. bonds.....	282,000 00	113	318,660 00	
U. S. 4 per cent. reg. bonds.....	190,000 00	134	254,600 00	
U. S. 3 per cent. reg. bonds.....	55,000 00	110¼	60,637 00	
N. Y. State Canal Improvement 3 per cent. reg. bonds	160,000 00	101½	162,400 00	
New Mexico Territorial Institution 5 per cent. coupon bonds.....	10,000 00	111	11,100 00	
Virginia Century reg. bonds	41,100 00	83	34,113 00	
West Virginia deferred certificates.	18,666 67	5¾	1,073 00	
City of Boston, Mass., Stony Brook imp. 4 per cent. reg. scrip.....	80,000 00	110½	88,400 00	
City of Boston, Mass., construction of highways 4 per cent. reg. bds.	35,000 00	107½	37,625 00	
City of St. Louis, Mo., 4 per cent. gold coupon bonds	19,952 65	107¼	21,399 00	
City of St. Louis, Mo., 3.65 per cent. coupon bonds	35,000 00	104¾	36,662 00	
City of Brooklyn, N. Y. Wallabout market property 3½ p. c. reg. bds	15,000 00	108¾	16,312 00	
City of Brooklyn, N. Y., ext. of water system 3½ p. c. reg. bds.	15,000 00	108¾	16,312 00	
N. Y. City Croton water main stk. 7 per cent. reg. bonds.....	10,000 00	103½	10,350 00	
N. Y. City city parks improvement fund stock 7 per cent. reg. bds.	5,000 00	110½	5,525 00	
N. Y. county assessment fund stk. 7 per cent. reg. bonds.....	22,000 00	113½	24,970 00	
N. Y. City public parks 3½ per cent. reg. bonds	130,000 00	110	143,000 00	
N. Y. Cent. & H. R. R. R. Co. 1st mtg. 3½ per cent. reg. bonds....	563,000 00	108	618,040 00	
West Shore R. R. Co. 1st mtg. guar. 4 per cent. reg. bonds.....	300,000 00	108½	325,500 00	
Baltimore & Ohio R. R. Co. gold 3½ p. c. prior lien coupon bds..	200,000 00	95½	191,000 00	
Baltimore & Ohio R. R. Co. 1st mtg. gold 4 per cent. coupon bds.	25,000 00	97½	24,375 00	
Union Pacific R. R. Co. 1st mtg. railroad and land grant gold 4 per cent. reg. bonds	113,500 00	100	113,500 00	
N. Y. Lackawanna & W. R. R. Co. 1st mtg. 6 per cent. reg. bonds..	100,000 00	134	134,000 00	
Chi. & N. W. R. R. con. sinking fund mtg. 7 per cent. reg. coupon bonds	100,000 00	140	140,000 00	
Penn. Co.'s guar. 4½ per cent. reg. coupon bonds	66,000 00	112	73,920 00	
Manhattan Ry. Co. con. mtg. gold 4 per cent. reg. coupon bonds....	60,000 00	104	62,400 00	
Del. & Hudson Canal Co. (Penn. Div.), 1st mtg. 7 per cent. reg. bonds	60,000 00	144	86,400 00	
Del. & Hudson Canal Co. (Penn. Div.), 1st. mtg. 7 p. c. coupon bonds	1,000 00	145	1,450 00	
St. Paul & Northern Pacific R. R. Co. gen. mtg. gold 6 per cent. reg. bonds	50,000 00	125½	62,750 00	
Northern Pacific R. R. Co. prior lien railway and land grant 4 per cent. coupon bonds	11,000 00	102¼	11,302 00	
Baltimore & Ohio R. R. 4 per cent. non-cumulative pref. stock.....	20,000 00	75	15,000 00	
Total par and market values..	$3,156,219 32	.....	$3,512,965 00	$3,512,965 00

Cash in office, $18,899.54; in bank, $158,183.75; in hands of trustees, $9,504.07; total	$186,587 36
Interest due and accrued on stocks and bonds	32,590 00
Gross premiums in due course of collection	378,638 85
Bills receivable, not matured, taken for premiums	141 24
All other assets, viz.: Due for reinsurance on losses paid	5,700 90
Deposits: Buffalo Board Underwriters, $50; Factory Insurance Association, Hartford, Ct., $500; Philadelphia Underwriters' Association, $100; Milwaukee Underwriters' Building Association, $181; total	831 00
Aggregate amount of all actual available Assets	**$4,117,454 35**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$78,372 87	
Losses unadjusted, including all reported and supposed losses	183,843 65	
Losses resisted, including interest, cost and expenses	41,023 90	
Total amount of claims for losses	$303,240 42	
Deduct reinsurance thereon	9,595 89	
Net amount of unpaid losses and claims		$293,644 53
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$822,066 84	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,121,852 82	
Total unearned premiums		1,943,919 66
Amount reclaimable on perpetual fire policies (90 per cent.)		4,869 30
All other liabilities, viz.: Taxes and assessments, $12,383.81; commissions and brokerage, $67,445.55; reinsurance, $5,319.58; balance to credit special agents and resident secretaries, $8,499.99; total		93,648 93
Aggregate Liabilities		**$2,336,082 42**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,789,052 59	
Deduct reinsurance ($143,697.94), rebate and return premiums	466,595 10	
Net cash received for premiums (all fire)		$2,322,457 49
Interest and dividends received from all other sources		146,581 08
Deposits premiums received on perpetual fire risks	$3,247 10	
Aggregate Receipts during the year in cash		**$2,469,038 57**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,843,111 55	
Deduct salvages and reinsurances	177,972 28	
Net amount paid for losses (all fire)		$1,665,139 27
Commissions and brokerage		394,359 94
Salaries and other charges of officers, clerks and other employes		218,975 38
State, national and local taxes		86,537 12
All other disbursements, viz.: Rents, local and other board expenses, stationery, supplies to agents, advertising, office expenses, etc		100,855 98
Deposit premiums returned on perpetual risks	$10,486 30	
Aggregate Disbursements during the year in cash		**$2,465,867 69**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$397,242,913	$3,923,566 50
Written or renewed in 1899	308,071,182	2,785,263 77
Totals	$705,314,095	$6,708,830 27
Deduct expirations and cancellations	293,965 778	2,733,907 89
In force December 31, 1899	$411,348,317	$3,974,922 38
Deduct amount reinsured	28,387,244	168,138 54
Net amount in force	$382,961,073	$3,806,783 84
Perpetual risks (not included above)		$200,870 00
Premiums on same		5,410 40

Largest amount in any one hazard, $75,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$142,978,834	$1,644,133 67	1-2	$822,066 84
1898	Two years	2,587,945	18,513 72	1-4	4,628 43
1899	Two years	1,426,016	10,415 67	3-4	7,811 75
1897	Three years	49,820,716	418,182 30	1-6	69,697 05
1898	Three years	61,735,779	521,391 87	1-2	260,695 93
1899	Three years	58,539,478	495,454 95	5-6	412,879 13
1896	Four years	847,933	10,263 92	1-8	1,282 99
1897	Four years	954,838	8,140 37	3-8	3,052 62
1898	Four years	901,692	6,550 86	5-8	4,094 25
1899	Four years	1,130,017	8,985 69	7-8	7,862 48
1895	Five years	9,999,175	116,522 44	1-10	11,652 24
1896	Five years	10,222,827	117,563 94	3-10	35,269 17
1897	Five years	12,840,317	140,450 72	1-2	70,225 36
1898	Five years	15,679,714	142,454 38	7-10	99,718 01
1899	Five years	13,295,792	147,759 34	9-10	132,983 41
Totals		$382,961,073	$3,806,783 84	.....	$1,943,919 66

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$56,204,319 83
Total losses paid since organization	35,385,046 77
Total amount of fire losses incurred during the year	1,691,768 13

Business in the State of New York during the year.

Fire risks written	$84,881,488 00
Premiums received	324,118 64
Losses paid	376,840 67
Amount of losses incurred	374,796 89
Amount of taxes paid to various fire departments	7,787 04
Amount paid the Comptroller for taxes on premiums	1,628 74

NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

GEORGE W. BABB, Attorney, No. 38 Pine street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered..... $115,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. reg. 4 per cent. bonds.....	$305,000 00	134	408,700 00
U. S. coupon 4 per cent. bonds....	82,000 00	134	109,880 00
U. S. funded loan reg. 4 per cent. bonds	200,000 00	134	268,000 00
U. S. funded loan reg. 4 per cent. bonds	100,000 00	134	134,000 00
U. S. funded loan reg. 4 per cent. bonds	50,000 00	134	67,000 00
U. S. funded loan reg. 4 per cent. bonds	25,000 00	134	33,500 00
U. S. funded loan reg. 4 per cent. bonds	10,000 00	134	13,400 00
U. S. funded loan reg. 4 per cent. bonds	10,000 00	134	13,400 00
City of Salem, Ore., 6 per cent. bonds	14,000 00	110	15,400 00
City of Salem, Ore., 5 per cent. bonds	20,000 00	100	20,000 00
City of Salem, Ore., 5 per cent. bonds	6,000 00	100	6,000 00
City of Boston 5 per cent. bonds..	20,000 00	104½	20,900 00
City of St. Louis 4 per cent. bonds.	40,000 00	100	43,200 00
State of Massachusetts 5 per cent. bonds	25,000 00	100	25,000 00
City of St. Paul 4½ per cent. bds.	50,000 00	116½	58,250 00
City of Minneapolis 4 per cent. bonds	100,000 00	110½	110,500 00
Pennsylvania R. R. Co. gold equipment 4 per cent. bonds.....	100,000 00	104	104,000 00
Pennsylvania R. R. Co. con. mtge. sinking fund 6 per cent. bonds...	120,000 00	110	132,000 00
West Shore R. R. Co. guar. coupon 4 per cent. bonds.....	50,000 00	113	56,500 00
City of Chicago 4 per cent. bonds.	50,000 00	112	56,000 00
City of Omaha 5 per cent. bonds..	100,000 00	111	111,000 00
Chicago, St. Louis & New Orleans R. R. Co. (Memphis Div.) guar. 4 per cent. bonds.....	50,000 00	107	53,500 00
Chicago, St. Louis & New Orleans R. R. Co. guar. 5 per cent. bonds.	12,000 00	126	15,120 00
Minneapolis, St. Paul & Sault Ste. Marie 4 per cent. gold bonds....	57,000 00	97	55,390 00
St. Paul, Minneapolis & Manitoba Ry. Co. con. 6 per cent. gold bds.	50,000 00	140	70,000 00
Manhattan Ry. Co. con. 4 per cent. gold bonds	50,000 00	105	52,500 00
City of New York additional 3 per cent. water stock.....	200,000 00	100	200,000 00
Total par and market values..	$1,896,000 00	.....	$2,253,040 00

		2,253,040 00
Cash in office, $3,464.74; in bank, $60,556.91; total.....		64,021 65
Interest due and accrued on stocks and bonds.....		5,330 38
Gross premiums in due course of collection.....		234,805 40
All other assets, viz.: Due for reinsurance on losses paid, $2,104.09; due on risks placed with other companies, $1,274.41; return premiums, due from admitted companies, $184.95; total.....		3,563 45
Agents' debit balances (not admitted).....	$586 41	
Aggregate amount of all actual available Assets.....		$2,675,760 88

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$34,603 22	
Losses unadjusted, including all reported and supposed losses	75,841 69	
Losses resisted, including interest, cost and expenses..	29,260 50	
Total amount of claims for losses	$139,705 41	
Deduct reinsurance thereon	*6,416 67	
Net amount of unpaid losses and claims		$133,288 74
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$468,515 81	
Unearned premiums, *pro rata*, on fire risks running more than one year	480,439 02	
Total unearned premiums		948,954 83
Salaries and other miscellaneous expenses, due and accrued		844 63
All other liabilities, viz.: Commissions and brokerage, $33,492.58; return premiums, $24,686.03; reinsurance, $5,463.32; suspense account, $763.17; total		66,047 26
Aggregate Liabilities		**$1,149,135 46**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,490,024 83	
Deduct reinsurance ($261,222.21), rebate and return premiums	458,514 43	
Net cash received for premiums (all fire)		$1,031,510 40
Interest and dividends received from all other sources		77,835 76
Received for rent		7,000 00
Received from home office	$120,939 61	
Aggregate Receipts during the year in cash		**$1,116,346 16**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$868,732 42	
Deduct salvages and reinsurances	203,909 67	
Net amount paid for losses (all fire)		$664,822 75
Commissions and brokerage		149,987 08
Salaries and other charges of officers, clerks and other employes		86,281 16
State, national and local taxes		49,621 33
All other disbursements, viz.: Rent, $14,326.72; miscellaneous, $113,260.90; total		127,587 62
Returned to home office	$124,909 28	
Aggregate Disbursements during the year in cash		**$1,078,299 94**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$178,600,895	$1,856,340 66
Written or renewed in 1899	157,483,920	1,528,624 98
Totals	$336,084,815	$3,384,965 64
Deduct expirations and cancellations	138,311,502	1,423,977 51
In force December 31, 1899	$197,773,313	$1,960,988 13
Deduct amount reinsured	9,299,050	83,303 34
Net amount in force	$188,474,263	$1,877,684 79

Largest amount in any one hazard, $100,000.

*Of this amount $2,500 is not allowed by the Insurance Law.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$87,745,687	$937,031 61	1-2	$468,515 81
1898	Two years	511,321	2,590 05	1-4	647 51
1899	Two years	555,633	2,960 35	3-4	2,220 27
1897	Three years	16,533,857	162,413 01	1-6	27,068 84
1898	Three years	25,413,584	209,212 70	1-2	104,606 35
1899	Three years	25,762,050	213,691 08	5-6	178,075 90
1896	Four years	299,595	3,171 22	1-8	396 40
1897	Four years	229,683	2,461 21	3-8	922 95
1898	Four years	274,490	3,394 10	5-8	2,121 31
1899	Four years	240,069	1,120 08	7-8	980 07
1895	Five years	6,436,886	80,135 55	1-10	8,013 56
1896	Five years	4,911,122	60,135 22	3-10	18,040 56
1897	Five years	5,717,480	67,208 67	1-2	33,604 34
1898	Five years	7,967,075	76,014 92	7-10	53,210 44
1899	Five years	5,875,731	56,145 02	9-10	50,530 52
Totals		$188,474,263	$1,877,684 79	.....	$948,954 83

Answers to General Interrogatories.

Total premiums received in Untied States since the organization of the Company		$20,356,708 48
Total losses paid in United States since organization		12,534,139 28
Total amount of fire losses incurred during the year		691,637 68
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$134,000 00	
Virginia	67,000 00	
Georgia	33,500 00	
Oregon	54,800 00	
New Mexico	13,400 00	

Business in the State of New York during the year.

Fire risks written	$32,458,699 00
Premiums received	149,909 09
Losses paid	171,408 41
Amount of losses incurred	176,577 43
Amount of taxes paid to various fire departments	2,944 12
Amount paid the Comptroller for taxes on premiums	1,115 75

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

J. MONTGOMERY HARE, Resident Manager, Nos. 56-58 Pine street, New York.

I. ASSETS.

Loans on bond and mortgage (first liens)	$40,000 00
Interest accrued thereon	150 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$375,000 00	114½	$429,375 00	
Chi., Burl. & Quincy R. R. 4 per cent. reg. bonds	100,000 00	108½	108,500 00	
Chi., Rock Island & Pac. Ry. 4 per cent. reg. bonds	100,000 00	103¾	103,750 00	
Penn. Co. 4½ per cent. reg. bonds	150,000 00	110½	165,750 00	
N. Y., Chi. & St. Louis R. R. 4 per reg. bonds	100,000 00	103¼	103,250 00	
West Shore R. R. 4 per cent. reg. bonds	57,000 00	110½	62,985 00	
Richmond City, Va., 5 per cent. reg. bonds	50,000 00	112½	56,250 00	
Butler County, Ohio, 4½ per cent. reg. bonds	50,000 00	110¾	55,375 00	
St. Paul, Minn. & Manitoba Ry. 4½ per cent. bonds	50,000 00	113½	56,750 00	
Long Island R. R. gen. mtg. 4 reg. bonds	20,000 00	94½	18,900 00	
Cleve., Lorian & Wheeling Ry. Co. 5 per cent. bonds	50,000 00	105	52,500 00	
Allegheny Valley Ry. 4 per cent. reg. bonds	30,000 00	105½	31,650 00	
Lehigh & Wilkes-Barre Coal Co. 7 per cent. bonds	8,000 00	100½	8,040 00	
Atchison, Topeka & Santa Fe Ry. 4 per cent. reg. bonds	25,000 00	98¼	24,562 50	
Capitol contingent fund of New Mexico 6 per cent. bonds	5,000 00	105½	5,275 00	
Capitol rebuilding of New Mexico 4 per cent. bonds	5,000 00	107	5,350 00	
Cent. of Georgia Ry. 5 per cent. reg. bonds	20,000 00	106	21,200 00	
New York city loan 3 p. c. bds.	100,000 00	101¼	101,250 00	
New York City loan 3½ p. c. bds.	100,000 00	108	108,000 00	
United New Jersey R. R. & Canal Co. stock	10,000 00	275	27,500 00	
Chi. & Northwestern Ry. Co. pref. stock	20,000 00	200	40,000 00	
Ren. & Saratoga R. R. Co. stock	27,000 00	190	51,300 00	
Pitts., Ft. Wayne & Chi. Ry. Co. stock	40,000 00	189	75,600 00	
Chi., Mil & St. Paul Ry. Co. pref. stock	20,000 00	171	34,200 00	
Illinois Cent. R. R. Co. leased lines stock	50,000 00	103	51,500 00	
Georgia R. R. & Banking Co. stk.	15,000 00	208	31,200 00	
Twin City Rapid Transit Ry. pref. stock	30,000 00	137	41,100 00	
Total par and market values	$1,607,000 00	.....	$1,871,112 50	1,871,112 50
Cash in office, $3,784.09; in bank, $254,973.98; total				258,758 07
Interest due and accrued on stocks and bonds				19,680 33
Gross premiums in due course of collection				220,733 60
Due for reinsurance on losses paid				191 99
Aggregate amount of all actual available Assets				**$2,410,626 49**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$92,735 53	
Losses unadjusted, including all reported and supposed losses	51,300 18	
Losses resisted, including interest, cost and expenses	14,321 80	
Total amount of claims for losses	$158,357 51	
Deduct reinsurance thereon	12,741 02	
Net amount of unpaid losses and claims		$155,616 49
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$583,697 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	604,792 11	
Total unearned premiums		1,188,489 42
Salaries and other miscellaneous expenses due and accrued		2,474 82
All other liabilities, viz.: Taxes and assessments, $11,305.70; commissions and brokerage, $40,129.27; return premiums, $6,920.97; reinsurance, $4,686.66; total		63,242 60
Aggregate Liabilities		$1,409,823 33

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,912,610 97	
Deduct reinsurance ($203,511.17), rebate and return premiums	426,290 99	
Net cash received for premiums (all fire)		$1,484,319 98
Interest received on bonds and mortgages		2,710 00
Interest and dividends received from all other sources		75,175 38
Aggregate Receipts during the year in cash		$1,562,205 36

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,061,426 78	
Deduct salvages and reinsurances	118,671 37	
Net amount paid for losses (all fire)		$942,755 41
Commissions and brokerage		277,284 44
Salaries and other charges of officers, clerks and other employes		138,727 76
State, national and local taxes		33,006 64
All other disbursements, viz.: Rent, $17,581.62; maps, advertising, stationery, Insurance Department fees, postage, and miscellaneous, $101,165.27; total		118,096 89
Returned to home office	$33,590 16	
Aggregate Disbursements during the year in cash		$1,510,471 14

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$240,807,687	$2,377,543 56
Written or renewed in 1899	199,571,917	1,960,524 12
Totals	$440,379,594	$4,338,067 68
Deduct expirations and cancellations	178,506,409	1,815,106 39
In force December 31, 1899	$260,874,499	$2,523,041 79
Deduct amount reinsured	21,068,314	205,423 40
Net amount in force	$239,806,185	$2,317,618 39

Largest amount in any one hazard, $66,666.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$109,119,902	$1,167,394 62	1-2	$583,697 31
1898	Two years	869,377	4,863 18	1-4	1,215 79
1899	Two years	1,692,213	9,909 71	3-4	7,432 28
1897	Three years	26,110,812	226,643 19	1-6	37,773 85
1898	Three years	34,492,282	280,866 21	1-2	140,433 11
1899	Three years	33,812,682	278,059 66	5-6	231,716 38
1896	Four years	664,004	5,897 59	1-8	737 19
1897	Four years	558,910	4,062 61	3-8	1,523 47
1898	Four years	738,405	5,462 00	5-8	3,413 74
1899	Four years	997,115	6,137 52	7-8	5,370 33
1895	Five years	5,029,131	54,579 07	1-10	5,457 91
1896	Five years	5,372,118	58,477 93	3-10	17,543 38
1897	Five years	5,989,700	64,217 26	1-2	32,108 63
1898	Five years	7,775,344	79,385 07	7-10	55,569 55
1899	Five years	6,584,190	71,662 77	9-10	64,496 50
Totals		$239,806,185	$2,317,618 39	.....	$1,188,489 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company in United States		$22,293,689 21
Total losses paid since organization in United States		13,111,567 76
Total amount of fire losses incurred during the year		934,748 79
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Ohio	$112,625 00	
Oregon	57,250 00	
Georgia	28,625 00	
Virginia	37,125 00	
New Mexico	10,625 00	

Business in the State of New York during the year.

Fire risks written	$38,878,102 00
Premiums received	187,198 68
Losses paid	155,610 42
Amount of losses incurred	138,057 15
Amount of taxes paid to various fire departments	3,546 07
Amount paid the Comptroller for taxes on premiums	867 59

PALATINE INSURANCE COMPANY (LIMITED).

MANCHESTER, ENGLAND.

WILLIAM WOOD, Resident Manager, No. 21 Nassau street, New York.

I. ASSETS.

Loans on bond and mortgage (first liens)	$60,000 00
Interest accrued thereon	850 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$400,000 00	114½	$458,000 00	
New York City 3 per cent. reg. bds.	200,000 00	101	202,000 00	
Pitts., Cin., Chi. & St. Louis R. R. 4 per cent con. mtg. gold bds.	200,000 00	105	210,000 00	
West Shore R. R. guar. 4 per cent. 1st mtg. bonds	139,000 00	112½	156,375 00	
Union Pacific R. R. 1st mtg. land grant 4 per cent. gold bonds	100,000 00	104⅜	104,375 00	
Louisville & Nashville & Mobile & Montgomery R. R. 4½ per cent. 1st mtg. gold bonds	100,000 00	107	107,000 00	
Missouri, Kansas & Texas R. R. 4 per cent 1st mtg. gold bonds	100,000 00	90½	90,500 00	
Chi. & Northwestern R. R. 4 per cent. bonds	64,000 00	108	69,120 00	
Manhattan Ry. 4 per cent. con. mtg. gold bonds	59,000 00	105	61,950 00	
Chi., Mil. & St. Paul R. R. 4 per cent bonds	50,000 00	110½	55,250 00	
Brooklyn City & Newtown R. R. guar. 5 per cent. 1st mtg. bonds	50,000 00	117½	58,750 00	
West Shore R. R. guar. 4 per cent. 1st mtg. reg. bonds	50,000 00	110½	55,250 00	
Chi., Burlington & Quincy R. R. 5 per cent. bond	40,000 00	109	43,600 00	
Metropolitan St. Ry. Co. 5 per cent. gen. mtg. gold bonds	40,000 00	118½	47,400 00	
Chi. & Northwestern R. R. 5 per cent. debenture bonds	35,000 00	118	41,300 00	
N. Y., Lake Erie & West. Coal & R. R. 6 per cent. 1st. mtg. bds.	25,000 00	105	26,250 00	
Beech Creek R. R. guar. 4 per cent. 1st mtg. gold bonds	25,000 00	105	26,250 00	
Lexington Ave. & Pavonia Ferry R. R. 5 p. c. 1st mtg gold bds.	25,000 00	120	30,000 00	
St. Louis & San Francisco R. R. 1st mtg. 5 per cent. gold bonds.	25,000 00	100¼	25,062 00	
State of Georgia 3½ per cent. bds.	25,000 00	114	28,500 00	
Baltimore & Ohio R. R. 3½ per cent. prior lien gold bonds	20,000 00	95	19,000 00	
N. Y. C. & H. R. R. R. 5 per cent. bonds	15,000 00	106⅞	16,030 00	
N. Y. C. & H. R. R. R. 6 per cent. 1st mtg. ster. bonds	14,000 00	107	14,980 00	
Chicago, Milwaukee & St. Paul R. R. 5 per cent. bonds	10,000 00	119	11,900 00	
Rio Grande Western Ry. Co. 1st trust mtg. 4 per cent. gold bds.	10,000 00	96	9,600 00	
Oregon Ry. & Nav. Co. 4 per cent. gold bonds	6,000 00	100	6,000 00	
Baltimore & Ohio R. R. 4 per cent. 1st mtg. gold bonds	2,500 00	97¾	2,444 00	
Total par and market values	$1,829,500 00	.....	$1,976,886 00	1,976,886 00
Cash in office, $13,323.90; in bank, $187,475.19; total				200,799 09
Gross premiums in due course of collection				399,242 24
Aggregate amount of all actual available Assets				**$2,637,777 33**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$62,663 77	
Losses unadjusted, including all reported and supposed losses	240,628 53	
Losses resisted, including interest, cost and expenses	35,604 34	
Total amount of claims for losses	$338,896 64	
Deduct reinsurance thereon	31,116 62	
Net amount of unpaid losses and claims		$307,780 02
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$998,979 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	606,679 44	
Total unearned premiums		1,605,659 16
Salaries and other miscellaneous expenses, due and accrued		1,685 91
All other liabilities, viz.: Taxes and assessments, $842.57; commissions and brokerage, $89,574.73; return premiums, $19,310.45; reinsurance, $14,716.88; total		124,444 63
Aggregate Liabilities		**$2,039,569 72**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,873,795 80	
Deduct reinsurance ($166,515.23), rebate and return premiums	586,164 44	
Net cash received for premiums (all fire)		$2,287,631 36
Interest received on bonds and mortgages		3,580 00
Interest and dividends received from all other sources		95,046 23
Profit on sale of securities		27,430 35
Aggregate Receipts during the year in cash		**$2,413,687 94**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,628,785 73	
Deduct salvages and reinsurances	78,279 76	
Net amount paid for losses (all fire)		$1,550,505 97
Commissions and brokerage		517,858 06
Salaries and other charges of officers, clerks and other employes		137,941 91
State, national and local taxes		60,018 12
All other disbursements, viz.: Rent, $19,282.32; traveling, printing, stationery, advertising and sundries, $84,334.24; total		103,616 56
Returned to home office	$88,826 24	
Aggregate Disbursements during the year in cash		**$2,369,940 62**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$283,211,570	$2,843,273 51
Written or renewed in 1899	289,433,342	2,924,300 96
Totals	$572,644,912	$5,767,574 47
Deduct expirations and cancellations	241,764,266	2,474,920 58
In force December 31, 1899	$330,880,646	$3,292,653 89
Deduct amount reinsured	21,005,343	194,416 61
Net amount in force	$309,875,303	$3,098,237 28

Largest amount in any one hazard, $35,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$195,923,275	$1,997,959 44	1-2	$998,979 72
1898	Two years	2,027,829	17,392 78	1-4	4,348 19
1899	Two years	1,946,995	19,176 68	3-4	14,382 51
1897	Three years	23,745,254	191,894 97	1-6	31,982 49
1898	Three years	27,797,413	237,923 98	1-2	118,961 99
1899	Three years	31,795,662	313,003 79	5-6	260,836 49
1896	Four years	251,135	2,644 85	1-8	330 61
1897	Four years	324,607	2,831 57	3-8	1,061 84
1898	Four years	268,853	2,795 59	5-8	1,747 24
1899	Four years	574,009	5,192 95	7-8	4,543 83
1895	Five years	3,888,980	51,679 06	1-10	5,167 90
1896	Five years	3,716,123	48,771 86	3-10	14,631 55
1897	Five years	4,357,371	55,711 20	1-2	27,855 60
1898	Five years	7,166,020	76,517 53	7-10	53,562 27
1899	Five years	6,005,155	73,921 52	9-10	66,529 37
	Over five years	86,622	819 51	9-10	737 56
Totals		$309,875,303	$3,098,237 28	.....	$1,605,659 16

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$17,348,854 00
Total losses paid since organization	10,383,352 00
Total amount of fire losses incurred during the year	1,637,502 00

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Ohio	$114,500 00
Virginia	57,250 00
Oregon	50,000 00
Georgia	28,500 00
New Mexico	10,000 00

Business in the State of New York during the year.

Fire risks written	$42,123,066 00
Premiums received	294,022 73
Losses paid	276,103 96
Amount of losses incurred	279,585 96
Amount of taxes paid to various fire departments	4,165 53
Amount paid the Comptroller for taxes on premiums	1,296 97

PHŒNIX ASSURANCE COMPANY.

LONDON, ENGLAND.

ALEXANDER D. IRVING, Resident Manager, Nos. 37-39 Liberty street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$498,000 00	113	$562,740 00	
U. S. 4 per cent. reg. bonds	100,000 00	133¾	133,750 00	
U. S. 3 per cent. reg. bonds	100,000 00	110	110,000 00	
N. Y. city additional water stock 3½ per cent. bonds	360,000 00	107¼	386,100 00	
New York city 3 per cent bonds	100,000 00	101½	101,500 00	
State of Massachusetts 3½ per ct. bonds	500 000 00	113¼	566,250 00	
West Shore first mortgage 4 per cent. bonds	120,000 00	112	134,400 00	
N. Y., Chic. & St. Louis 1st mtge. 4 per cent. bonds	50,000 00	104¼	52,125 00	
St. Paul, Minn. & Manitoba 1st mtge. 4½ per cent. bonds	50,000 00	115¾	57,875 00	
Chic. Northwestern sinking fund 5 per cent. bonds	43,000 00	115	49,450 00	
Penn. Co. guar. 4½ per cent bds.	25,000 00	115	28,750 00	
Chic, Rock Island & Pacific gen. mtge. 4 per cent. bonds	50,000 00	105¼	52,625 00	
Ill. Central, St. Louis Div., 3½ per cent. bonds	16,000 00	99	15,840 00	
Total par and market values	$2,012,000 00	.....	$2,251,405 00	$2,251,405 00
Cash in office, $310.23; in bank, $45,741.25; in hands of trustees, $375,377.39; total				421,428 87
Gross premiums in due course of collection				213,755 48
All other assets, viz.: Due for reinsurance on losses paid				5,667 70
Aggregate amount of all actual available Assets				$2,892,257 05

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$75,726 00	
Losses unadjusted, including all reported and supposed losses	421,856 14	
Losses resisted, including interest, cost and expenses	21,020 00	
Total amount of claims for losses	$518,602 14	
Deduct reinsurance thereon	226,607 00	
Net amount of unpaid losses and claims		$291,995 14
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$758,776 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	754,384 38	
Total unearned premiums		1,513,160 86
Salaries and other miscellaneous expenses, due and accrued.		40,592 67
All other liabilities, viz.: Commissions and brokerage, $35,439.45; return premiums, $21,887.46; reinsurance, $153,693.22; reserved for contingencies possible, but not apparent, $25,000; total		236,020 13
Aggregate Liabilities		$2,081,768 80

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$3,079,865 65	
Deduct reinsurance ($594,036.63), rebate and return premiums	906,377 11	
Net cash received for premiums (all fire)		$2,173,488 54
Interest and dividends received from all other sources		95,649 51
Received from all other sources, viz.: Premiums outstanding from previous years collected in 1899		694 79
Aggregate Receipts during the year in cash		**$2,269,832 84**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,064,259 82	
Deduct salvages and reinsurances	572,625 11	
Net amount paid for losses (all fire)		$1,491,634 71
Commissions and brokerage		378,398 94
Salaries and other charges of officers, clerks and other employes		123,531 63
State, national and local taxes		50,398 61
All other disbursements, viz.: Rent, $17,625.04; general expenses, printing, stationery, maps, advertising, traveling, postage, telegrams, etc.; $109.068.72; total		126,693 76
Returned to home office	$383,949 51	
Aggregate Disbursements during the year in cash		**$2,170,657 65**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$378,421,923	$3,491,148 93
Written or renewed in 1899	380,134,394	3,112,023 55
Totals	$758,556,317	$6,603,172 48
Deduct expirations and cancellations	368,166,167	2,968,949 43
In force December 31, 1899	$390,390,150	$3,635,123 05
Deduct amount reinsured	98,598,913	854,828 85
Net amount in force	$291,791,237	$2,780,294 20

Largest amount in any one hazard, $30,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$156,497,272	$1,517,552 96	1-2	$758,776 48
1898	Two years	1,439,824	15,763 74	1-4	3,940 93
1899	Two years	1,790,384	19,287 29	3-4	14,465 47
1897	Three years	26,363,352	104,806 75	1-6	17,467 79
1898	Three years	34,485,921	314,263 94	1-2	157,131 97
1899	Three years	33,902,656	408,270 38	5-6	340,225 32
1896	Four years	376,602	3,518 73	1-8	439 84
1897	Four years	390,936	2,956 78	3-8	1,108 77
1898	Four years	458,871	3,029 51	5-8	1,893 45
1899	Four years	473,410	3,327 46	7-8	2,911 51
1895	Five years	5,208,256	59,636 45	1-10	5,963 64
1896	Five years	6,336,011	67,709 58	3-10	20,312 55
1897	Five years	6,618,228	71,374 18	1-2	35,687 09
1898	Five years	8.177,159	85,024 69	7-10	59,517 22
1899	Five years	9,252,355	103,360 26	9-10	93,024 81
1898	Seven years	15,000	412 50	5-7	294 65
Totals		$291,791,237	$2,780,294 20		$1,513,160 86

Answers to General Interrogatories.

Total premiums received since organization of the U. S. Branch.....	$31,582,423 00
Total losses paid since organization of the U. S. Branch.....	19,494,041 35
Total amount of fire losses incurred during the year.....	1,546,795 85

Amounts deposited in various States for the protection of policyholders, as follows, viz.:		
Ohio	$113,000 00	
Virginia	22,600 00	
Georgia	28,250 00	
Oregon	56,500 00	

Business in the State of New York during the year.

Fire risks written	$49,066,548 22
Premiums received	196,783 86
Losses paid	262,148 68
Amount of losses incurred	250,647 00
Amount of taxes paid to various fire departments.....	4,519 30
Amount paid the Comptroller for taxes on premiums.....	1,647 45

PRUSSIAN NATIONAL INSURANCE COMPANY.

STETTIN, GERMANY.

THEO. W. LETTON, Resident Manager, 315 Dearborn street, Chicago, Ill.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$800 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 4 per cent. gold bonds..	$230,000 00	114	$262,200 00	
Buffalo, Rochester & Pittsburg 6 per cent. gold bonds.....	14,000 00	127	17,780 00	
Chi., Mil. & St. Paul (C. & P. West Div.) 5 per cent. gold bds..	30,000 00	120	36,000 00	
Cleveland Terminal & Valley 4 per cent. gold bonds.....	15,000 00	95	14,250 00	
Illinois Central 4 per cent. gold bonds	8,000 00	112	8,960 00	
Lake Erie & Western 5 per cent. gold bonds	15,000 00	119	17,850 00	
Louisville & Nashville (E. H. & N.) 6 per cent. gold bonds.....	8,000 00	110½	8,840 00	
Louisville & Nashville (general) 6 per cent. gold bonds.....	21,000 00	116	24,360 00	
Manhattan Ry. (Met. Elevated) 6 per cent. gold bonds.....	12,000 00	115	13,800 00	
N. Y. Central (Beech Creek Div.) 4 per cent. gold bonds	30,000 00	106	31,800 00	
New York city 3½ per cent. gold bonds	25,000 00	106	26,500 00	
New York city 3½ per cent. gold bonds	30,000 00	107	32,100 00	
N. Y. Chi. & St. Louis 4 per cent. gold bonds	30,000 00	105½	31,650 00	
Pennsylvania R. R. 4½ per cent. gold bonds	30,000 00	115	34,500 00	
St. P., Minn. & Man. (Dak. Ext.) 6 per cent. gold bonds.....	5,000 00	119⅓	5,956 25	
Toledo & Ohio Central 5 per cent. gold bonds	16,000 00	103½	16,560 00	
Cleve. Term. & Valley Ry. stk..	22,500 00	16	3,600 00	
Total par and market values..	$541,500 00	.....	$586,706 25	
				586,706 25
Cash in office, $710.65; in bank, $74,280.66; total.....				74,991 31
Interest due and accrued on stocks and bonds.....				1,595 83
Gross premiums in due course of collection.....				74,886 61
All other assets, viz.: Rents due and accrued.....				10 00
Premiums in course of collection over three months' due, since collected				737 74
Aggregate amount of all actual available Assets.....				$739,727 74

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$43,900 12	
Losses unadjusted, including all reported and supposed losses	28,458 67	
Losses resisted, including interest, cost and expenses..	4,190 00	
Total amount of claims for losses.....	$76,548 79	
Deduct reinsurance thereon	19,351 79	
Net amount of unpaid losses and claims.....		$57,197 00

Unearned premiums at 50 per cent. of premiums on fire running one year or less	$154,356 36	
Unearned premiums, *pro rata*, on fire risks running more than one year	189,311 82	
Unearned premiums, at 100 per cent. on marine risks	29 30	
Total unearned premiums		$343,697 48
Borrowed money, due and to become due, general managers' account		2,500 00
All other liabilities, viz.: Taxes and assessments, $707.50; commissions and brokerage, $15,726.19; reinsurance, $3,472.14; sundry expenses accrued, $341.18; total		20,247 01
Aggregate Liabilities		$423,641 49

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$588,824 73	$2,854 82	
Deduct reinsurance ($71,467.86), rebate and return premiums	144,688 01	361 25	
	$444,136 72	$2,493 57	
Net cash received for premiums			$446,630 29
Interest and dividends received from all other sources			27,340 00
Received for rent			40 00
Received from all other sources, viz.: Discount on losses paid, $1,357.90; old accounts collected, $929.56; profit on sale of bonds, $9,052.06; total			11,339 52
Received from home office		$47,187 50	
Aggregate Receipts during the year in cash			$485,349 81

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$359,749 65	$1,148 71	
Deduct salvages and reinsurances	65,438 75	.....	
	$294,310 90	$1,148 71	
Net amount paid for losses			$295,459 61
Commissions and brokerage			91,499 23
Salaries and other charges of officers, clerks and other employes			48,330 38
State, national and local taxes			13,335 78
All other disbursements, viz.: Rent, $2,100; war revenue, $3,129.41; advertising, printing and stationery, $2,787.55; repairs to real estate, $26.60; furniture and fixtures, $112; old balances charged off, $854.77; Missouri fine, $1,000; loss on sale of bonds, $28.35; local boards, $7,964.14; maps, $2,581.81; postage, express, etc., $4,747.54; sundries, $2,577.64; trustees, $1,000; total			28,909 81
Returned to home office		$50,083 54	
Aggregate Disbursements during the year in cash			$477,534 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$55,299,314	$686,369 06	$175,642	$4,228 14
Written or renewed in 1899.....	47,904,524	580,042 40	601,212	2,854 82
Totals	$103,203,838	$1,266,411 46	$776,854	$7,082 96
Deduct expirations and cancellations	42,368,171	524,717 78	770,794	7,053 66
In force Dec 31, 1899.....	$60,835,667	$741,693 68	$6,060	$29 30
Deduct amount reinsured.	6,399,399	76,792 34	.....	.....
Net amount in force..	$54,436,268	$664,901 34	$6,060	$29 30

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$24,971,002	$308,712 73	1-2	$154,356 36
1898.....	Two years.....	150,440	1,075 43	1-4	268,86
1899.....		51,800	379 80	3-4	284 85
1897.....	Three years	6,701,557	78,755 56	1-6	13,125 93
1898.....		8,284,769	97,391 18	1-2	48,695 59
1899.....		7,962,850	93,452 69	5-6	77,877 24
1896.....	Four years.....	240,079	2,086 50	1-8	260 81
1897.....		193,581	1,526 53	3-8	572 45
1898.....		210,737	1,721 48	5-8	1,075 92
1899.....		267,080	2,148 38	7-8	1,879 83
1895.....	Five years	632,958	9,544 04	1-10	954 40
1896.....		756,194	11,482 90	3-10	3,444 87
1897.....		1,211,691	16,809 34	1-2	8,404 67
1898.....		1,138,136	16,834 49	7-10	11,784 14
1899.....		1,663,394	22,980 29	9-10	20,682 26
Totals		$54,436,268	$664,901 34	.....	$343,668 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$2,996,219 12
Total losses paid since organization.....	1,701,494 14
Total amount of fire losses incurred during the year.....	305,491 07
Total amount of inland marine losses incurred during the year.....	1,143 71

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

EDWARD F. BEDDALL, Resident Manager, No. 50 Wall street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$2,143,090 05
Loans on bond and mortgage (first liens)	230,000 00
Interest accrued thereon	1,216 67

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. reg. 4 per cent. bonds	$560,000 00	119.77	$670,713 22	
Territory of N. Mexico Capitol Contingent Fund 6 per cent. bds.	10,000 00	100.00	10,000 00	
N. Y. City gold con. stock 3½ per cent. bonds	300,000 00	100.00	300,000 00	
City of Brooklyn gold con. stock 3½ per cent. bonds	200,000 00	100.00	200,000 00	
Albany & Susquehanna R. R. Co. 6 per cent. bonds	350,000 00	110.33	386,158 82	
Central R. R. of New Jersey 5 per cent. bonds	200,000 00	107.85	215,692 48	
Chicago & Northwestern R. R. Co. 7 per cent. bonds	100,000 00	127.75	127,750 44	
Chicago, Rock Island & Pac. R. R. Co. 6 per cent. bonds	100,000 00	123.64	123,636 05	
Chic., St. Louis & N. Orleans R. R. Co. 3½ per cent. bonds (g'teed by Ill. Cen. R. R. Co.)	50,000 00	98.25	49,125 00	
Cin., Ind., St. Louis & Chic. R. R. Co. 4 per cent. bonds	100,000 00	95.00	95,000 00	
Cleve. & Pitts. R. R. Co. 4½ per cent. bonds	100,000 00	106.26	106,260 04	
Delaware & Hudson Canal Co. (Penn. Div.) 7 per cent. bonds	40,000 00	128.69	51,476 68	
Illinois Central R. R. Co. 4 per ct. bonds	100,000 00	106.24	106,236 68	
Illinois Central R. R. Co. 4 per ct. bonds	23,000 00	103.59	23,825 23	
Lake Erie & Western R. R. Co. 5 per cent. bonds	30,000 00	107.14	32,140 61	
Lake Shore & Mich. Southern Ry. 3½ per cent. bonds	150,000 00	100.00	150,000 00	
Michigan Central R. R. Co. (Det. & Bay City) 5 per cent. bonds	62,000 00	110.67	68,615 13	
Morris & Essex R. R. Co. 7 per ct. bonds	16,000 00	128.02	20,482 50	
N. Y. Central & Hudson R. R. R. Co. 3½ per cent. bonds	260,000 00	100.00	260,000 00	
N. Y., Chic. & St. Louis R. R. Co. 4 per cent. bonds	100,000 00	93.80	93,798 75	
N. Y., Lackawanna & Western R. R. Co. 6 per cent. bonds	100,000 00	122.52	122,516 36	
Penna. R. R. Co. 6 per cent. bds.	5,000 00	115.70	5,784 98	
Penna. R. R. Co. real estate purchase money 4 per cent. bonds	25,000 00	108.59	27,146 40	
Pitts., Ft. Wayne & Chic. R. R. Co. 7 per cent. bonds	14,000 00	126.42	17,699 44	
Phila. & Reading R. R. Co. term. 5 per cent. bonds	100,000 00	103.08	103,076 31	
Rome, Watertown & Ogdensburgh R. R. Co. 5 per cent. bonds	25,000 00	107.49	26,873 75	
St. Paul, Minn. & Manitoba R. R. Co. (Dak. ext.) 6 per cent. bds.	75,000 00	111.54	83,657 48	
United N. Jersey R. R. & Canal Co. 4 per cent. bonds	200,000 00	105.38	210,766 07	
United N. Jersey R. R. & Canal Co. 4 per cent. bonds	100,000 00	108.38	108,377 21	
Total par and market values	$3,495,000 00	.....	$3,796,809 63	3,796,809 63

Cash in office, $2,561.21; in bank, $348,813.05; total	$351,374 26
Interest due and accrued on stocks and bonds	44,037 49
Gross premiums in due course of collection	660,366 46
All other assets, viz.: Rents due and accrued, $13,422.47; receivable under perpetual policies, $515.37; all other items, $50; total	13,987 84
Aggregate amount of all actual available Assets	**$7,240,882 40**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$52,289 21	
Losses unadjusted, including all reported and supposed losses	600,675 82	
Losses resisted, including interest, cost and expenses	52,538 42	
Total amount of claims for losses	$705,503 45	
Deduct reinsurance thereon	175,002 27	
Net amount of unpaid losses and claims		$530,501 18
Unearned premiums at 50 per cent. of premiums on fire risks running one year or less	$1,392,233 51	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,206,515 33	
Total unearned premiums		3,598,748 84
Amount reclaimable on perpetual fire policies (90 and 95 per cent.)		226,535 47
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department		120,436 88
Salaries and other miscellaneous expenses, due and accrued		22,322 62
All other liabilities, viz.: Taxes and assessments, $16,960.52; commissions and brokerage, $90,156.06; return premiums, $13,683.71; reinsurance, $152,285.16; total		273,085 45
Aggregate Liabilities		**$4,771,630 44**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$5,315,292 93	
Deduct reinsurance ($676,949.94), rebate and return premiums	1,307,263 92	
Net cash received for premiums (all fire)		$4,008,029 01
Interest received on bonds and mortgages		10,537 36
Interest and dividends received from all other sources		154,731 71
Received for rent		54,007 85
Deposits premiums received on perpetual fire risks	$7,863 65	
Received from home office	899,962 58	
Aggregate Receipts during the year in cash		**$4,227,305 93**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$3,434,335 58	
Deduct salvages and reinsurances	486,103 34	
Net amount paid for losses (all fire)		$2,948,232 24
Commissions and brokerage		684,444 86
Salaries and other charges of officers, clerks and other employes		345,523 09
State, national and local taxes		135,853 81
All other disbursements, viz.: Rent, printing, stationery, advertising, traveling, legal and all other expenses		269,363 15
Deposit premiums returned on perpetual risks	$5,830 74	
Returned to home office	656,047 73	
Aggregate Disbursements during the year in cash		**$4,383,417 15**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$787,905,585 93	$7,227,216 89
Written or renewed in 1899	690,936,062 39	5,338,131 13
Totals	$1,478,841,648 32	$12,565,348 02
Deduct expirations and cancellations	584,507,837 28	4,782,241 30
In force December 31, 1899	$894,333,811 04	$7,783,106 72
Deduct amount reinsured	102,540,441 67	673,622 73
Net amount in force	$791,793,369 37	$7,109,483 99
Perpetual risks (not included above)		$9,685,027 00
Premiums on same		10,084 69

Largest amount in any one hazard, $150,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$281,268,896 86	$2,774,382 34	1-2	$1,387,191 17
1898	Two years	4,964,052 77	34,754 26	1-4	8,688 56
1899	Two years	3,129,536 97	25,733 56	3-4	19,300 17
1897	Three years	95,278,632 96	747,082 42	1-6	124,513 74
1898	Three years	119,567,473 59	869,282 50	1-2	434,641 25
1899	Three years	105,768,824 28	792,517 10	5-6	660,430 92
1896	Four years	1,303,070 66	12,188 56	1-8	1,523 57
1897	Four years	1,528,988 67	12,721 21	3-8	4,770 45
1898	Four years	2,068,792 01	15,238 39	5-8	9,523 99
1899	Four years	1,799,765 00	18,300 94	7-8	16,013 32
1895	Five years	27,450,989 18	329,766 92	1-10	32,976 69
1896	Five years	32,424,402 14	346,298 05	3-10	103,889 41
1897	Five years	31,324,077 77	342,740 83	1-2	171,370 41
1898	Five years	47,095,409 19	398,634 85	7-10	279,044 39
1899	Five years	34,235,759 32	360,415 31	9-10	324,373 78
Various	Over five years	2,584,698 00	29,426 75	Pro rata	15,454 68
Totals		$791,793,369 37	$7,109,483 99	.....	$3,593,706 50

Answers to General Interrogatories.

Total premiums received in United States from 1873		$80,932,865 15
Total losses paid since 1873		47,219,708 28
Total amount of fire losses incurred during the year		2,955,954 45
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$120,436 89	
Virginia	60,218 45	
Oregon	60,218 44	
Georgia	30,109 22	
New Mexico	10,300 00	

Business in the State of New York during the year.

Fire risks written	$159,543,531 46
Premiums received	741,724 93
Losses paid	714,213 92
Amount of losses incurred	663,554 92
Amount of taxes paid to various fire departments	16,707 65
Amount paid the Comptroller for taxes on premiums	2,658 89

ROYAL EXCHANGE ASSURANCE CORPORATION.

LONDON, ENGLAND.

ROBERT DICKSON, Resident Manager, No. 100 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. consols. bonds	$276,600 00	114	$315,324 00	
U. S. consols. bonds	25,000 00	134¼	33,562 50	
City of Boston water bonds	22,000 00	114¼	25,135 00	
City of Chicago gold bonds	40,000 00	110¾	44,300 00	
City of Chicago water loan bonds.	20,000 00	110¾	22,150 00	
City of Chicago river imp. bonds..	40,000 00	110¾	44,300 00	
City of New York gold bonds....	300,000 00	106½	319,500 00	
Lehigh Valley R R. 1st mtg. bds..	50,000 00	110	55,000 00	
Toledo, Wal. Valley & Ohio R. R. gold bonds	100,000 00	110½	110,500 00	
St. Louis Merchants' Bridge Term. R. R. 1st mtg. bonds	100,000 00	111	111,000 00	
Total par and market values..	$973,600 00	.....	$1,080,771 50	
				$1,080,771 50
Cash in office, $2,359.31; in bank, $29,923.55; total				32,282 86
Interest due and accrued on stocks and bonds				10,220 00
Gross premiums in due course of collection				122,551 72
Aggregate amount of all actual available Assets				$1,245,826 08

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$3,815 54	
Losses unadjusted, including all reported and supposed losses	60,257 46	
Losses resisted, including interest, cost and expenses....	2,000 00	
Total amount of claims for losses	$66,073 00	
Deduct reinsurance thereon	18,664 00	
Net amount of unpaid losses and claims		$47,409 00
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$240,391 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	267,768 32	
Unearned premiums, at 100 per cent. on marine risks..	14 01	
Total unearned premiums		508,173 38
Salaries and other miscellaneous expenses, due and accrued.		1,353 21
All other liabilities, viz.: Commissions and brokerage, $24,202.43; reinsurance, $8,265.68; total		32,468 11
Aggregate Liabilities		$589,403 70

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$920,652 60	$6,082 14	
Deduct reinsurance ($125,250.84), rebate and return premiums	257,140 06	107 71	
	$663,512 54	$5,974 43	
Net cash received for premiums			$669,486 97
Interest and dividends received from all other sources			34,620 00
Received from home office		$174,698 75	
Aggregate Receipts during the year in cash			$704,106 97

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$467,853 39	$772 09	
Deduct salvages and reinsurances	82,854 34	.....	
	$384,999 05	$772 09	
Net amount paid for losses			$385,771 14
Commissions and brokerage			128,957 15
Salaries and other charges of officers, clerks and other employes			57,415 00
State, national and local taxes			25,487 24
All other disbursements, viz.: Rent, $14,366.17; advertising, stationery, traveling etc., $36,962.22; total			51,328 39
Returned to home office		$64,609 04	
Aggregate Disbursements during the year in cash			$648,958 92

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$64,989,037	$711,690 98	$11,739	$29 13
Written or renewed in 1899	85,789,963	943,353 54	5,700,507	5,686 92
Totals	$150,779,000	$1,655,044 52	$5,712,246	$5,716 05
Deduct expirations and cancellations	56,872,514	595,780 26	5,706,801	5,702 04
In force Dec. 31, 1899	$93,906,486	$1,059,264 26	$5,445	$14 01
Deduct amount reinsured.	11,663,708	*134,177 06	.....	.....
Net amount in force	$82,242,778	$925,087 20	$5,445	$14 01

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$41,849,662	$480,782 10	1-2	$240,391 05
1898	Two years	293,877	1,886 90	1-4	471 72
1899	Two years	757,000	5,840 00	3-4	4,380 00
1897	Three years	3,903,161	48,869 35	1-6	8,144 89
1898	Three years	13,842,235	149,555 65	1-2	74,777 82
1899	Three years	13,227,357	139,183 02	5-6	115,985 85
1896	Four years	151,825	1,441 90	1-8	180 24
1897	Four years	163,005	1,322 08	3-8	495 78
1898	Four years	166,400	916 20	5-8	572 62
1899	Four years	326,735	2,701 27	7-8	2,363 61
1895	Five years	233,018	3,107 63	1-10	310 76
1896	Five years	1,169,772	13,745 10	3-10	4,123 53
1897	Five years	1,383,181	19,263 00	1-2	9,631 50
1898	Five years	1,966,041	22,478 50	7-10	15,734 95
1899	Five years	2,809,509	33,994 50	9-10	30,595 05
Totals		$82,242,778	$925,087 20	.....	$508,159 37

*Of this amount $9,577.93 is not allowed by the Insurance Law.

Answers to General Interrogatories.

Total premiums received since the organization of U. S. branch.....		$2,477,748 00
Total losses paid since organization of U. S. branch		1,096,766 00
Total amount of fire losses incurred during the year.....		412,705 00
Total amount of inland marine losses incurred during the year.....		772 00
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Oregon	$57,000 00	
Ohio	114,000 00	

Business in the State of New York during the year.

Fire risks written	$17,927,240 00
Premiums received	71,192 58
Losses paid	59,965 97
Amount of losses incurred	85,638 97
Amount of taxes paid to various fire departments	1,000 57
Amount paid the Comptroller for taxes on premiums	362 95

SALAMANDRA FIRE INSURANCE COMPANY.

ST. PETERSBURG, RUSSIA.

ALBERT WILLCOX & CO., Resident Managers, No. 27 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. Gov. 3 per cent. bonds.....	$200,000 00	110	$220,000 00	
New York City 3½ per cent. bds.	100,000 00	110	110,000 00	
New York City 3½ per cent. bds..	135,000 00	110	148,500 00	
New York City 3½ per cent. bds..	25,000 00	110	27,500 00	
Total par and market values..	$460,000 00	.....	$506,000 00	
				$506,000 00

Aggregate amount of all actual available Assets..... $506,000 00

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SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

JAMES H. BREWSTER, Assistant Resident Manager, Hartford, Conn.

I. ASSETS.

Market value of real estate owned, unincumbered	$203,808 24
Loans on bond and mortgage (first liens)	1,229,432 45
Loans on bond and mortgage upon which more than one year's interest is due (of which $30,000 is in process of foreclosure)	30,000 00
Interest due and unpaid on bond and mortgage loans	11,064 76
Interest accrued thereon	8,435 36

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 4 per cent. reg. bonds	$50,000 00	115	$57,500 00
Canada 4 per cent. inscribed stock.	100,000 00	108	108,000 00
Boston & Maine R. R. 4½ per cent. bonds	50,000 00	128	64,000 00
Baltimore & Ohio R. R. Co. 3½ per cent. bonds	27,000 00	95	25,650 00
Baltimore & Ohio R. R. Co. 4 per cent. bonds	3,000 00	98	2,940 00
Central R. R. of N. J. 5 p. ct. bds.	50,000 00	120	60,000 00
Chicago, Milwaukee & St. Paul R. R. 4 per cent. bonds	50,000 00	110½	55,250 00
Chicago & Northwestern R. R. 5 per cent. bonds	50,000 00	116	58,000 00
Cleveland & Pittsburg R. R. Co. 4½ per cent. bonds	21,000 00	121	25,410 00
Erie Ry. Co. 7 per cent. bonds	50,000 00	137½	68,750 00
Lehigh Valley Ry. 4½ per cent. bonds	25,000 00	108	27,000 00
Louisville & Nashville R. R. Co. 5 per cent. bonds	25,000 00	111	27,750 00
Maine Central R. R. 4 p. ct. bds.	40,000 00	105	42,000 00
Minneapolis & St. Louis R. R. Co. 4 per cent. bonds	25,000 00	95	23,750 00
Norfolk & Western Ry. Co. 4 per cent. bonds	50,000 00	92⅞	46,437 50
Ontario Ry. 4½ per cent. subsidy bonds	15,573 60	.....	15,233 42
Pitts., Cin., Chic. & St. Louis R. R. 4½ per cent. bonds	25,000 00	112	28,000 00
Staten Island R. R. 4½ p. ct. bds.	25,000 00	105	26,250 00
St. Louis & San Francisco (S. W. Div.) 5 per cent. bonds	25,000 00	100	25,000 00
St. Paul & Sioux City R. R. 6 per cent. bonds	25,000 00	130	32,500 00
Watertown & Rome 6 per cent. bds.	50,000 00	121	60,500 00
Hartford Street Ry. 5-20 5 per cent bonds	100,000 00	102	102,000 00
Georgia State 3½ per cent. bonds.	25,000 00	108	27,000 00
Massachusetts 3½ per cent. metropolitan water bonds	100,000 00	112½	112,500 00
County of Milwaukee, Wis., 5 per cent. building bonds	35,000 00	111½	39,025 00
County of Lucas, O., 4 per cent. court house bonds	100,000 00	111	111,000 00
Queens Co., N. Y., 4 p. ct. bonds.	200,000 00	112½	225,000 00
City of Toronto 5 per cent. bds.	1,500 00	100	1,500 00
City of Richmond 4 per cent. bds.	52,500 00	105	55,125 00
City of Toledo 4½ per cent. bds.	50,000 00	112	56,000 00
City of East Providence 4 per cent. funding bonds	50,000 00	111	55,500 00

	Par value.	Carried at.	Market value.	
City of Woonsocket bonds	$50,000 00	109	$54,500 00	
City of S. John, N. B., bonds	2,000 00	105	2,100 00	
City of Hamilton, Ont., bonds	31,500 00	107	33,705 00	
City of Waterbury school funding 4 per cent. bonds	50,000 00	109½	54,750 00	
Duluth Gas & Water Co. bonds	25,000 00	111¼	27,812 50	
Central Canada Loan & Savings Co. 4 per cent. deben. bonds	25,000 00	100	25,000 00	
Freehold Loan & Savings Co. 4 per cent. debenture bonds	25,000 00	100	25,000 00	
Land Security Co. 4½ per cent. debenture bonds	25,000 00	100	25,000 00	
Union Loan & Savings Co. debenture bonds	50,000 00	100	50,000 00	
Illinois Central R. R. Co. leased line stock	50,000 00	100	50,000 00	
Baltimore & Ohio R. R. Co. preferred stock	2,200 00	76	1,672 00	
Total par and market values	$1,831,273 60	.....	$2,014,110 42	$2,014,110 42

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., N. H. & Hartford R. R. Co. stock	$700 00	$1,484 00	$900 00	
N. Y., N. H. & Hartford R. R. Co. stock	800 00	1,696 00	1,000 00	
Total amounts	$1,500 00	$3,180 00	$1,900 00	1,900 00
Cash in office, $844.02; in bank, $215,765.31; total				216,609 33
Interest due and accrued on stocks and bonds				20,297 52
Interest due and accrued on collateral loans and other assets				565 39
Gross premiums in due course of collection				327,260 94
Aggregate amount of all actual available Assets				**$4,063,484 41**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$74,478 55	
Losses unadjusted, including all reported and supposed losses	222,556 62	
Losses resisted, including interest, cost and expenses	14,665 04	
Total amount of claims for losses	$311,700 21	
Deduct reinsurance thereon	24,940 62	
Net amount of unpaid losses and claims		$286,759 59
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$801,208 43	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,022,839 16	
Total unearned premiums		1,824,047 59
Salaries and other miscellaneous expenses, due and accrued		2,000 00
All other liabilities, viz.: Commissions and brokerage		35,693 19
Aggregate Liabilities		**$2,148,500 37**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,964,798 03	
Deduct reinsurance ($371,643.31), rebate and return premiums	765,397 81	
Net cash received for premiums (all fire)		$2,199,400 22
Interest received on bonds and mortgages		67,265 52
Interest and dividends received from all other sources		78,120 73
Received from home office	$62,014 46	
Aggregate Receipts during the year in cash		**$2,344,786 47**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,997,280 34	
Deduct salvages and reinsurances	247,164 14	
Net amount paid for losses (all fire)		$1,750,116 20
Commissions and brokerage		477,623 85
Salaries and other charges of officers, clerks and other employes		118,561 63
State, national and local taxes		84,265 90
All other disbursements, viz.: Rent, $3,895.83; general and agency expenses, $113,633.18; total		117,529 01
Returned to home office	$20,315 94	
Aggregate Disbursements during the year in cash		$2,548,096 59

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$462,722,530	$3,882,809 22
Written or renewed in 1899	309,975,977	2,982,073 03
Totals	$772,698,507	$6,864,882 25
Deduct expirations and cancellations	308,985,462	2,845,131 24
In force December 31, 1899	$463,713,045	$4,019,751 01
Deduct amount reinsured	57,994,791	486,841 77
Net amount in force	$405,718,254	$3,532,909 24

Largest amount in any one hazard, $50,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$138,868,903	$1,602,416 86	1-2	$801,208 43
1898	Two years	3,318,702	22,516 36	1-4	5,629 09
1899		1,603,916	12,075 59	3-4	9,056 69
1897	Three years	59,169,207	353,197 82	1-6	58,866 30
1898		82,500,270	512,730 18	1-2	256,365 09
1899		67,370,213	480,490 05	5-6	400,408 38
1896	Four years	734,154	5,147 71	1-8	643 46
1897		702,290	5,025 71	3-8	1,884 64
1898		1,396,043	9,250 01	5-8	5,781 26
1899		1,054,752	7,449 31	7-8	6,518 14
1895	Five years	6,868,289	79,683 21	1-10	7,968 32
1896		9,104,650	105,381 07	3-10	31,614 32
1897		10,467,665	108,027 07	1-2	54,013 53
1898		12,049,904	112,382 61	7-10	78,667 83
1899		10,509,296	117,135 68	9-10	105,422 11
Totals		$405,718,254	$3,532,909 24	.....	$1,824,047 59

Answers to General Interrogatories.

Total premiums received since organization of the Company		$19,380,093 96
Total losses paid since organization		11,158,954 72
Total amount of fire losses incurred during the year		1,702,262 10
Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:		
Ohio	$111,000 00	
Oregon	57,500 00	
Georgia	27,000 00	
Virginia	55,125 00	
Canada	145,305 00	
New Merico	10,000 00	

Business in the State of New York during the year.

Fire risks written	$53,169,116 00
Premiums received	242,312 90
Losses paid	310,892 83
Amount of losses incurred	304,831 96

SUN INSURANCE OFFICE.

LONDON, ENGLAND.

J. J. GUILE, Resident Manager, No. 54 Pine street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$250,000 00
Loans on bond and mortgage (first liens)	188,000 00
Interest accrued thereon	1,850 83

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. reg. bonds	$200,000 00	113	$226,000 00
U. S. reg. bonds	175,000 00	133⅛	232,968 75
Atlanta & Charlotte Air Line Ry. Co. 6 per cent. guar. stock	20,000 00	125	25,000 00
Chicago & Northwestern Ry. Co. 7 per cent. pref. stock	10,000 00	200	20,000 00
Cleveland & Pittsburg R. R. Co. 7 per cent. guar. stock	25,000 00	188	47,000 00
Illinois Central R. R. Co. 4 per ct. leased line stock	30,000 00	102	30,600 00
Morris & Essex R. R. 7 p. c. stk.	10,000 00	182	18,200 00
Pennsylvania R. R. Co. 5 p. c. stk.	30,000 00	130	39,000 00
Rensselaer & Saratoga R. R. Co. 8 per cent. guar. stock	20,000 00	193	38,600 00
Rome, Watertown & Ogdensburg R. R. 5 per cent. stock	25,000 00	131	32,750 00
Atchison, Topeka & Santa Fe 4 per cent. gen. mtge. gold bonds	50,000 00	98	49,000 00
Boston United Gas 5 per cent. 1st mtge bonds	8,000 00	78	6,240 00
Central of Georgia R. R. Co. 5 per cent. 1st mtge. gold bonds	50,000 00	118	59,000 00
Central of New Jersey R. R. 5 per cent. registered bonds	50,000 00	116	58,000 00
Chic., Mil. & St. Paul R. R. (Chic. & Lake Supr. Div.) 5 p. c. bds.	15,000 00	113½	17,025 00
Chic., Mil. & St. Paul R. R. (Dak. & Gr. So. Div.) 5 per ct. bds.	25,000 00	113½	28,375 00
Cin., Haml. & Dayton 5 per cent. general mtge. bonds	50,000 00	108	54,000 00
Cleve., Cin., Chic. & St. Louis 1st mtg. of Cairo, Vincennes & Chic. R. R. Co. 4 per cent. bonds	25,000 00	89	22,250 00
Detroit City Gas Co. 5 per ct. bds.	25,000 00	95¼	23,812 50
Elgin, Joliet & Eastern Ry. Co. 5 per cent. 1st mtge. gold bonds	25,000 00	107	26,750 00
Kentucky Central Ry. Co. 4 per ct. 1st mtge. gold bonds	25,000 00	95½	23,875 00
Lehigh & N. Y., guar. by Lehigh Val. R. R. Co. 4 p. c. 1st mtge. gold bonds	100,000 00	90	90,000 00
Lehigh Valley Ter. 5 per cent. 1st mtge. gold bonds	50,000 00	110¼	55,125 00
Louisville & Nashville 6 per cent. general mtge. bonds	21,000 00	115½	24,255 00
Lynn & Boston R. R. Co. 5 per ct. 1st mtge. gold bonds	25,000 00	110	27,500 00
Minneapolis, Sault Ste Marie & Atl. R. R. 4 per ct. gen. mtge. bonds.	25,000 00	98	24,500 00
Mil. Electric Ry. & Light Co. 5 per ct. 30-yrs. con. mtge. gold bds.	25,000 00	105	26,250 00
Mil., Lake Shore & Western R. R. Co. 5 p. c. ext. & imp. gold bds.	25,000 00	119	29,750 00
Mobile & Ohio R. R. Co. 6 per ct. 1st mtge. gold bonds	25,000 00	126	31,500 00
Montana Central Ry. Co., guar. by St. P. Minn. & Manitoba R. R. Co., 5 per ct. 1st mtge. gold bds.	50,000 00	115½	57,750 00
New England Cotton Yarn Co. 5 per cent. 1st mtge. gold bonds	15,000 00	103	15,450 00
N. Y. Greenwood Lake, guar. by Erie R. R. Co. 5 p. c. pr. l. bds.	25,000 00	105	26,250 00

	Par value.	Carried at.	Market value.	
Norfolk & Western R. R. 6 per ct. imp. & ext. loan bonds	$20,000 00	121½	$24,300 00	
Northern Pac. Ry. Co. 4 per cent. pr. lien ry. & land grant g. bds.	30,000 00	102¾	30,825 00	
Oregon Short Line Ry. Co. 6 per cent. 1st mtge. gold bonds	25,000 00	124½	31,125 00	
Rio Grande Junction R. R. Co. 5 per cent. 1st mtge. gold bds.	25,000 00	103	27,750 00	
St. Louis Bridge Co. 7 per cent. 1st mtge. gold bonds	25,000 00	136¼	34,062 50	
St. Louis San Fran. R. R. Co. 6 p. ct. 50-yrs. gen. mtge. gold bds.	25,000 00	121	30,250 00	
St. Louis So. R. R. Co. 4 per ct. 1st mtge. gold bonds	20,000 00	104	20,800 00	
Terminal R. R. Ass'n of St. Louis 4½ per ct. 1st mtge. gold bds.	25,000 00	112¾	28,187 50	
Wabash R. R. Co. 5 per ct. 1st mtge. gold bonds	25,000 00	112	28,000 00	
City of Richmond, Va., 5 per ct. bonds	8,000 00	115	9,200 00	
City of Richmond, Va., 4 per cent. bonds	2,000 00	105½	2,110 00	
Total par and market values	$1,509,000 00	.....	$1,751,386 25	$1,751,386 25
Cash in office, $340.58; in bank, $140,131.28; total				140,471 86
Interest due and accrued on stocks and bonds				20,961 15
Gross premiums in due course of collection				262,947 87
All other assets, viz.: Rents due and accrued				1,316 67
Aggregate amount of all actual available Assets				**$2,616,934 63**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$134,797 39	
Losses unadjusted, including all reported and supposed losses	63,157 00	
Losses resisted, including interest, cost and expenses	18,033 00	
Total amount of claims for losses	$215,987 39	
Deduct reinsurance thereon	18,164 70	
Net amount of unpaid losses and claims		$197,822 69
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$489,721 30	
Unearned premiums, *pro rata*, on fire risks running more than one year	855,783 15	
Total unearned premiums		1,345,504 45
Salaries and other miscellaneous expenses, due and accrued.		1,316 67
All other liabilities, viz.: Taxes and assessments, $2,762.13; commissions and brokerage, $54,693.87; reinsurance, $4,692.27; total		62,148 27
Aggregate Liabilities		**$1,606,792 08**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,796,023 57	
Deduct reinsurance ($127,513.12), rebate and return premiums	390,340 47	
Net cash received for premiums (all fire)		$1,405,683 10
Interest received on bonds and mortgages		9,080 00
Interest and dividends received from all other sources		77,263 02
Received for rent		10,308 95
Aggregate Receipts during the year in cash		**$1,502,335 07**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,099,734 54	
Deduct salvages and reinsurances	42,237 54	
Net amount paid for losses (all fire)		$1,057,497 00

Commissions and brokerage		$299,819 06
Salaries and other charges of officers, clerks and other employes		102,764 70
State, national and local taxes		45,963 40
All other disbursements, viz.: Rent, $19,831.34; general and agency expenses, $65,488.59; advertising, stationery and printing, $13,850.14; postage and internal revenue, $19,606.33; maps, $2,529.46; total		121,305 86
Returned to home office	$478 30	
Aggregate Disbursements during the year in cash		$1,627,350 02

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$324,006,011	$2,736,043 51
Written or renewed in 1899	193,840,763	1,786,255 06
Totals	$517,846,774	$4,522,298 57
Deduct expirations and cancellations	190,388,786	1,731,872 60
In force December 31, 1899	$327,457,988	$2,790,425 97
Deduct amount reinsured	21,826,283	153,330 27
Net amount in force	$305,631,705	$2,637,095 70

Largest amount in any one hazard, $75,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$89,607,092	$979,442 61	1-2	$489,721 30
1897	Three years	43,113,022	296,373 18	1-6	49,395 53
1898	Three years	57,784,033	390,746 76	3-6	195,373 38
1899	Three years	45,733,243	326,719 84	5-6	272,266 54
1895	Five years	11,378,142	112,159 36	1-10	11,215 93
1896	Five years	11,216,846	109,164 77	3-10	32,749 43
1897	Five years	14,391,595	135,049 35	5-10	67,524 67
1898	Five years	18,317,452	156,653 93	7-10	109,657 75
1899	Five years	14,006,680	129,972 20	9-10	116,974 98
1892	Ten years	19,200	101 00	5-20	25 25
1897	Seven years	1,000	10 00	9-14	6 42
1897	Ten years	1,000	15 00	15-20	11 25
1898	Seven years	25,500	296 25	11-14	232 76
1898	Ten years	19,000	172 00	17-20	146 20
1899	Six years	5,000	75 00	11-12	68 75
1899	Seven years	11,500	136 75	13-14	126 99
1899	Ten years	1,400	7 70	19-20	7 32
Totals		$305,631,705	$2,637,095 70	.....	$1,345,504 45

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$25,073 136 61
Total losses paid since organization		15,865,883 98
Total amount of fire losses incurred during the year		1,048,569 69
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Ohio	$113,000 00	
Virginia	11,310 00	
Georgia	33,281 25	
Oregon	66,562 50	

Business in the State of New York during the year.

Fire risks written	$41,172,674 00
Premiums received	261,170 92
Losses paid	328,736 03
Amount of losses incurred	251,680 65
Amount of taxes paid to various fire departments	4,703 34
Amount paid the Comptroller for taxes on premiums	1,193 86

SVEA FIRE AND LIFE INSURANCE COMPANY (LIMITED).

GOTHENBURG, SWEDEN.

WEED & KENNEDY, Resident Managers, No. 29 Liberty street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
State of N. Y. 3 per cent. canal improve. loan gold exempt bds..	$100,000 00	102½	$102,500 00	
Consolidated stock of the city of N. Y. 3½ per cent. school house gold exempt bonds.....	100,000 00	106¼	106,250 00	
Consolidated stock of the city of N. Y. 3½ per cent. school house gold exempt bonds.....	20,000 00	106¼	21,250 00	
Consolidated stock of the city of N. Y. 3½ per cent. additional water stock gold exempt bonds..	25,000 00	106	26,500 00	
Consolidated stock of the city of N. Y. 3½ per cent. dock gold exempt bonds	30,000 00	109	32,700 00	
Consolidated stock of the city of N. Y. 3½ per cent. college gold exempt bonds	25,000 00	106	26,500 00	
Pitts., Cin., Chic. & St. Louis R. R. Co. (principal and interest guar. by the Penns. Co.) 4 per cent. 1st mtge. gold bonds.....	20,000 00	104	20,800 00	
Union Pacific R. R. Co. 4 per ct. 1st mtge. gold bonds.....	50,000 00	104½	52,250 00	
Northern Pacific R. R. Co. 4 per cent. prior lien gold bonds.....	25,000 00	103	25,750 00	
State of Massachusetts 3½ per cent. gold bonds.....	90,000 00	112¾	101,475 00	
Total par and market values...	$485,000 00	.....	$515,975 00	
				$515,975 00
Cash in bank.....				53,322 64
Interest due and accrued on stocks and bonds.....				4,314 58
Gross premiums in due course of collection.....				91,583 89
Bills receivable, not matured, taken for premiums.....				16,248 84
Aggregate amount of all actual available Assets.....				**$681,444 95**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$29,129 18	
Losses unadjusted, including all reported and supposed losses	44,353 11	
Total amount of claims for losses.....	$13,482 29	
Deduct reinsurance thereon	20,326 36	
Net amount of unpaid losses and claims.....		$53,155 93
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less.....	$162,951 32	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	105,156 96	
Total unearned premiums.....		268,108 28
All other liabilities, viz.: Commissions and brokerage, $25,039.05; return premiums, $11,562.91; reinsurance, $7,435.36; total.....		44,037 32
Aggregate Liabilities.....		**$365,301 53**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$598,679 08	
Deduct reinsurance ($64,920.61), rebate and return premiums	163,554 53	
Net cash received for premiums (all fire)		$435,124 55
Interest and dividends received from all other sources		20,162 07
Aggregate Receipts during the year in cash		$455,286 62

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$321,798 94	
Deduct salvages and reinsurances	40,453 90	
Net amount paid for losses (all fire)		$281,345 04
Commissions and brokerage		147,051 83
Salaries and other charges of officers, clerks and other employes		850 00
State, national and local taxes		5,387 57
All other disbursements, viz.: Advertising, printing and stationery, $1,869.28; legal expenses, $168.70; miscellaneous, $2,740.11; total		4,778 09
Returned to home office	$18,579 76	
Aggregate Disbursements during the year in cash		$439,412 53

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$35,224,547	$481,973 82
Written or renewed in 1899	45,747,595	610,562 65
Totals	$80,972,142	$1,092,536 47
Deduct expirations and cancellations	36,774,490	509,757 72
In force December 31, 1899	$44,197,652	$582,778 75
Deduct amount reinsured	4,549,099	65,728 56
Net amount in force	$39,648,553	$517,050 19

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$25,274,911	$325,902 64	1-2	$162,951 32
1898	Two years	160,615	1,623 74	1-4	405 93
1899	Two years	93,765	1,414 44	3-4	1,060 83
1897	Three years	2,617,422	37,540 51	1-6	6,256 75
1898	Three years	4,157,643	53,848 09	1-2	26,924 04
1899	Three years	3,608,054	50,010 50	5-6	41,675 41
1896	Four years	224,232	1,744 76	1-8	218 09
1897	Four years	114,600	935 78	3-8	350 92
1898	Four years	113,375	1,379 89	5-8	862 43
1899	Four years	17,600	336 58	7-8	294 51
1896	Five years	597,575	7,734 87	3-10	2,320 46
1897	Five years	824,139	10,154 89	1-2	5,077 44
1898	Five years	898,930	11,354 99	7-10	7,948 49
1899	Five years	945,692	13,068 51	9-10	11,761 66
Totals		$39,648,553	$517,050 19	.....	$268,108 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$1,527,622 34
Total losses paid since organization.....	777,346 96
Total amount of fire losses incurred during the year.....	294,177 39

Business in the State of New York during the year.

Fire risks written.....	$44,140,006 00
Premiums received	41,079 21
Losses paid	22,613 70
Amount of losses incurred.....	35,047 64

TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

ADOLPH LOEB, Resident Manager, No. 189 La Salle street, Chicago, Ill.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
U. S. 3 per cent. bonds	$30,000 00	110	$33,000 00
N. Y. City 3 per cent. schoolhouse bonds	20,000 00	101	20,200 00
N. Y. City 3 per cent. armory bds.	100,000 00	101	101,000 00
City of N. Y. 3 p. ct. con. bonds.	142,000 00	101	143,420 00
City of Richmond, Va., 4 per cent. bonds	10,000 00	100	10,000 00
Atchison, Topeka & Santa Fe R. R. 4 per cent. gen. mtge. bds...	10,000 00	98¼	9,825 00
Buffalo R. R. 5 per cent. 1st mtge. con. gold bonds	10,000 00	100	10,000 00
Burl., Cedar Rapids & North. R. R. of Iowa 5 p. ct. 1st mtge. bds.	10,000 00	106	10,600 00
Chesapeake & Ohio R. R. 5 p. ct. 1st con. mtge. gold bonds	10,000 00	115	11,500 00
Chic., Burl. & Quincy R. R. (Neb. ext.) 4 per cent. sink. fund bds.	10,000 00	109	10,900 00
Chic., Burl. & Quincy R. R. (Iowa Div.) 4 p. ct. sink. fund bonds..	10,000 00	103	10,300 00
Chicago & Erie R. R. 5 per cent. 1st mtge. gold bonds	10,000 00	114	11,400 00
Chicago & Northwestern R. R. 5 per cent. bonds	10,000 00	106	10,600 00
Chic., Rock Island & Pacific R. R. 5 p. ct. gen. mtge. gold bonds...	10,000 00	105	10,500 00
Chic., Mil. & St. Paul R. R. 5 per cent. terminal mtge. gold bds...	10,000 00	117	11,700 00
Denver & Rio Grande R. R. 4 per cent. 1st con. mtge. gold bonds.	10,000 00	97½	9,750 00
Illinois Central R. R. 4 p. ct. bds.	10,000 00	104	10,400 00
Lake Shore & Michigan Southern R. R. 3½ per ct. gold bonds.....	10,000 00	109	10,900 00
Missouri, Kansas & Texas R. R. 4 per cent. 1st mtge. bonds.....	10,000 00	89	8,900 00
N. Y., Chic. & St. Louis R. R. 4 per cent. 1st mtge. gold bonds..	10,000 00	105	10,500 00
Northern Pacific R. R. 4 p. ct. bds.	13,500 00	103¼	13,938 75
Oregon Ry. & Navigation Co.'s 4 per cent. con. gold mtge. bonds.	10,000 00	100	10,000 00
Pennsylvania Co. 4½ per cent. bds.	10,000 00	112¾	11,275 00
Reading Co. & Phila. & Reading Coal & Iron Co. 4 per cent. gen. mtge. gold bonds	10,000 00	85¾	8,575 00
San Francisco & North Pacific R. R. 5 p. ct. 1st mtge. gold bds...	10,000 00	100	10,000 00
St. Paul, Minneapolis & Manitoba R. R. 4½ p. ct. con. mtge. gold bonds	10,000 00	115¾	11,575 00
Union Pacific R. R. 4 per cent. 1st mtge. & land grant gold bonds..	10,000 00	103⅝	10,362 50
West Shore R. R. 4 per cent. guaranteed bonds	10,000 00	112	11,200 00
Central Union Gas Co. 5 per cent. 1st mtge. gold bonds	10,000 00	105	10,500 00
Colorado Coal & Iron Development Co. 5 per cent. gold bonds	10,000 00	90	9,000 00
Columbus & Ninth Ave. Elevated R. R. 5 p. ct. 1st mtge. gold bds.	10,000 00	120	12,000 00
Equitable Gas Light Co. of N. Y. 5 p. ct. 1st con. mtge. bonds....	10,000 00	116	11,600 00
Manhattan Elevated R. R. Co. 4 per cent. con. mtge. gold bds....	10,000 00	103¼	10,325 00
Peoples Gas Light & Coke Co. of Chic. 6 p. ct. 2d mtge. gold bds.	10,000 00	103	10,300 00
Western Union Telegraph Co. 5 per cent. trust bonds	10,000 00	113	11,300 00
Total par and market values...	$605,500 00	.....	$627,346 25

$627,346 25

Cash in bank and in hands of trustees	$100,726 31
Interest due and accrued on stocks and bonds	7,255 83
Gross premiums in due course of collection	95,062 02
All other assets, viz.: Due for reinsurance on losses paid	538 24
Aggregate amount of all actual available Assets	**$830,928 65**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$33,419 72	
Losses unadjusted, including all reported and supposed losses	59,930 60	
Losses resisted, including interest, cost and expenses	3,804 38	
Total amount of claims for losses	$97,154 70	
Deduct reinsurance thereon	15,214 59	
Net amount of unpaid losses and claims		$81,940 11
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$220,777 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	149,214 60	
Total unearned premiums		369,991 88
All other liabilities		22,885 26
Aggregate Liabilities		**$474,817 25**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$794,000 14	
Deduct reinsurance ($85,864.98), rebate and return premiums	236,849 25	
Net cash received for premiums (all fire)		$557,150 89
Interest and dividends received from all other sources		24,434 48
Received from home office	$86,037 60	
Aggregate Receipts during the year in cash		**$581,585 37**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$472,442 90	
Deduct salvages and reinsurances	62,669 12	
Net amount paid for losses (all fire)		$409,773 78
Commissions and brokerage		152,796 94
Salaries and other charges of officers, clerks and other employes		28,911 03
State, national and local taxes		13,722 70
All other disbursements, viz.: Advertising, printing, stationery, etc		32,150 05
Aggregate Disbursements during the year in cash		**$637,354 50**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$58,052,302	$637,314 32
Written or renewed in 1899	72,273,157	791,223 45
Totals	$130,325,459	$1,428,537 77
Deduct expirations and cancellations	61,769,858	685,061 78
In force December 31, 1899	$68,555,601	$743,475 99
Deduct amount reinsured	3,445,619	51,289 77
Net amount in force	$65,109,982	$692,186 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$45,191,638	$441,554 56	1-2	$220,777 28
1898	Two years	891,818	6,668 74	1-4	1,667 18
1899	Two years	832,107	8,495 42	3-4	6,371 57
1897	Three years	1,961,655	31,742 42	1-6	5,290 40
1898	Three years	5,340,881	56,156 78	1-2	28,078 39
1899	Three years	5,644,869	75,213 81	5-6	62,678 18
1896	Four years	314,620	2,346 99	1-8	293 37
1897	Four years	214,625	2,358 78	3-8	884 54
1898	Four years	120,747	628 79	5-8	392 99
1899	Four years	362,623	2,876 15	7-8	2,516 63
1895	Five years	298,872	6,231 87	1-10	623 19
1896	Five years	481,270	7,740 36	3-10	2,322 11
1897	Five years	536,725	11,071 37	1-2	5,535 69
1898	Five years	887,358	13,149 04	7-10	9,204 33
1899	Five years	2,030,174	25,951 14	9-10	23,356 03
Totals		$65,109,982	$692,186 22	.....	$369,991 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$6,933,959 28
Total losses paid since organization	4,326,685 87
Total amount of fire losses incurred during the year	433,651 81

Business in the State of New York during the year.

Fire risks written	$5,661,764 00
Premiums received	42,483 56
Losses paid	62,389 12
Amount of losses incurred	73,000 00
Amount of taxes paid various fire departments	679 49
Amount paid the Comptroller for taxes on premiums	180 18

UNION ASSURANCE SOCIETY.

LONDON, ENGLAND.

HALL & HENSHAW, Resident Managers, No. 35 Pine street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered.....			$200,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$378,400 00	134	$507,056 00	
City of New York 3 per ct. schoolhouse bonds	40,000 00	100	40,000 00	
City of New York 3 per ct. schoolhouse bonds	86,000 00	100	86,000 00	
City of New York 3 per cent addl. water loan bonds	70,000 00	100	70,000 00	
City of Boston 5 per cent. water loan gold bonds	50,000 00	111	55,500 00	
City of Chicago 4 per cent. river improvement bonds	30,000 00	110½	33,150 00	
City of Portland 5 per cent. water bonds	50,000 00	116	58,000 00	
Commonwealth of Mass. 3 per ct. gold certificates	50,000 00	100	50,000 00	
Beech Creek R. R. 4 per cent. 1st mtge. gold bonds	25,000 00	103	25,750 00	
West Shore R. R. 4 per cent. 1st mtge. guar. bonds	55,000 00	110	60,500 00	
Lehigh & New York R. R. 4 per cent. 1st mtge. bonds.....	20,000 00	89¼	17,850 00	
Allegheny Valley R. R. 4 per cent. general mtge. bonds	25,000 00	103½	25,875 00	
Maine Central R. R. 4 per cent. con. mtge. bonds	10,000 00	105	10,500 00	
St. Paul, Minn. & Manitoba R. R. 6 per ct. Dak. ext. bonds.....	25,000 00	118⅛	29,531 25	
Broadway & Seventh Ave. R. R. of N. Y. 1st con. mtge. 5 p. c. bds.	25,000 00	117½	29,375 00	
Total par and market values..	$939,400 00	.....	$1,099,087 25	1,099,087 25
Cash in office, $3,211.63; in bank, $48,203.47; total.....				51,235 10
Interest due and accrued on stocks and bonds.....				9,824 39
Gross premiums in due course of collection.....				180,646 49
Aggregate amount of all actual available Assets.....				**$1,540,793 23**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$37,904 53	
Losses unadjusted, including all reported and supposed losses	168,256 80	
Losses resisted, including interest, cost and expenses....	5,348 63	
Total amount of claims for losses	$211,509 96	
Deduct reinsurance thereon	*25,981 25	
Net amount of unpaid losses and claims.....		$185,528 71
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$440,261 16	
Unearned premiums, *pro rata*, on fire risks running more than one year	201,545 06	
Total unearned premiums.....		641,806 22
All other liabilities, viz.: Commissions and brokerage, $13,574.36; reinsurance, $1,584.09; miscellaneous, $384.35; total		15,542 80
**Aggregate Liabilities..... **		**$842,877 73**

* Of this amount $3,337.50 is not allowed by the Insurance Law.

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$1,221,247 59	
Deduct reinsurance ($56,804.55), rebate and return premiums	330,915 79	
Net cash received for premiums (all fire)		$890,331 80
Interest and dividends received from all other sources		38,504 06
Received for rent		9,720 60
Received from home office	$270,000 00	
Aggregate Receipts during the year in cash		**$938,556 46**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$900,628 49	
Deduct salvages and reinsurances	74,321 40	
Net amount paid for losses (all fire)		$826,307 09
Commissions and brokerage		267,330 48
Salaries and other charges of officers, clerks and other employes		47,815 09
State, national and local taxes		34,902 38
All other disbursements, viz.: Rent, advertising, printing, stationery, postage, telegrams, expressage, maps, surveys, traveling and office expenses		47,405 28
Returned to home office	$45,978 26	
Aggregate Disbursements during the year in cash		**$1,223,760 32**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$115,744,251	$1,178,539 22
Written or renewed in 1899	141,783,512	1,361,717 57
Totals	$257,527,763	$2,540,256 79
Deduct expirations and cancellations	130,039,538	1,219,913 11
In force December 31, 1899	$127,488,225	$1,320,343 68
Deduct amount reinsured	4,778,588	*78,805 59
Net amount in force	$122,709,637	$1,241,538 09

Largest amount in any one hazard, $25,000.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$88,884,527	$880,522 32	1-2	$440,261 16
1898	Two years	1,491,395	11,020 54	1-4	2,755 13
1899	Two years	1,018,904	10,838 00	3-4	8,128 50
1897	Three years	3,179,100	32,963 40	1-6	5,493 90
1898	Three years	12,386,989	130,194 10	1-2	65,097 05
1899	Three years	7,938,796	73,275 46	5-6	61,062 85
1896	Four years	494,945	8,772 25	1-8	1,096 53
1897	Four years	186,234	1,643 94	3-8	616 47
1898	Four years	380,957	3,403 53	5-8	2,127 20
1899	Four years	536,368	3,624 80	7-8	3,171 70
1895	Five years	557,649	9,099 87	1-10	909 98
1896	Five years	746,432	13,494 88	3-10	4,048 46
1897	Five years	737,387	11,301 62	1-2	5,650 81
1898	Five years	2,442,697	24,292 83	7-10	17,004 98
1899	Five years	1,727,207	27,090 55	9-10	24,381 50
Totals		$122,709,637	$1,241,538 09	.....	$641,806 22

*Of this amount $12,334.82 is not allowed by the Insurance Law.

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....		$6,127,584 32
Total losses paid since organization		3,308,863 09
Total amount of fire losses incurred during the year		955,077 94
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Ohio	$134,000 00	
Virginia	67,000 00	
Georgia	33,500 00	
Oregon	58,000 00	

Business in the State of New York during the year.

Fire risks written	$24,553,631 25
Premiums received	160,455 73
Losses paid	283,578 44
Amount of losses incurred	315,586 48
Amount of taxes paid to various fire departments	2,331 52
Amount paid the Comptroller for taxes on premiums	736 77

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

GEO. A. COX, President. C. C. FOSTER, Secretary.
J. J. KENNY, Vice-President, No. 22 Wellington street, East, Toronto, Canada.

I, ASSETS.

Loans on bond and mortgage (first liens)	$20,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at	Market value.	
U. S. 4 per cent. reg. bonds	$241,000 00	114	$274,740 00	
Dominion of Canada 4 per ct. stk.	65,350 00	103.50	67,637 25	
Georgia State 4½ per cent. bonds.	25,000 00	102.87½	25,718 75	
City of Columbus, O., 4½ per cent. bonds	50,000 00	109	54,500 00	
City of Toledo, O., 4 per cent. bds.	50,000 00	114.37½	57,187 50	
City of Richmond, Va., 4 per cent. bonds	42,000 00	103.62½	43,522 50	
City of Portland, Ore., 5 per cent. bonds	20,000 00	115.37½	23,075 00	
City of Portland, Ore., 5 per cent. bonds	30,000 00	119.12½	35,737 50	
Colorado Springs, Col., 5 per cent. water works bonds	25,000 00	106	26,500 00	
Richmond County, N. Y. 4 per cent. bonds	60,000 00	114	68,400 00	
City of London, Ont., 4 per cent. debentures	40,000 00	104.70	41,880 00	
City of Montreal, Que., 4 per cent. debentures	46,000 00	110.10	50,644 20	
City of Toronto, Ont., 4 per cent. debentures	60,000 00	100.76	60,456 00	
City of Kingston, Ont., 4½ per cent. debentures	21,300 00	115.29	24,555 66	
City of Winnipeg, Man., 4 per cent. debentures	14,000 00	103.92	14,548 80	
City of Winnipeg, Man., 5 per cent. debentures	10,000 00	112.38	11,238 00	
Rochester, N. Y., Railway Co. 5 per cent. bonds	20,000 00	106.50	21,300 00	
Chicago, Milwaukee & St. Paul Ry. 4 per cent. bonds	8,000 00	110.25	8,820 00	
Canadian Bank of Commerce stk.	40,000 00	142	56,800 00	
Imperial Loan & Investment Co. stock	28,320 00	100	28,320 00	
Dominion Savings & Investment Co. stock	15,000 00	75	11,250 00	
Canada Permanent Loan & Savings Co. stock	10,710 00	121.92	13,057 85	
Freehold Loan & Savings Co. stk.	9,500 00	83	7,885 00	
Toronto Loan & Savings Co. stk.	22,500 00	111.11	25,000 00	
Central Canada Loan & Savings Co. stock	20,000 00	120	24,000 00	
Toronto Loan & Savings Co. 4 per cent. debentures	74,000 00	100	74,000 00	
Central Canada Loan & Savings Co. 4 per cent. debentures	120,000 00	100	120,000 00	
Total par and market values	$1,167,680 00	.....	$1,270,774 01	1,270,774 01
Cash in office, $88.54; in bank, $201,629.13; total				201,717 67
Gross premiums in due course of collection				323,606 83
Bills receivable, not matured, taken for premiums				38,456 43
Aggregate amount of all actual available Assets				$1,854,554 94

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due...	$35,557 30	
Losses unadjusted, including all reported and supposed losses	91,980 46	
Losses resisted, including interest, cost and expenses..	8,572 80	
Net amount of unpaid losses and claims		$136,110 56
Unearned premiums, at 50 per cent. of premiums on fire risks running one year or less	$572,028 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	407,538 93	
Unearned premiums, at 50 per cent. on inland navigation risks	27,541 90	
Unearned premiums, at 100 per cent. on marine risks (cargo)	5,363 55	
Unearned premiums, at 50 per cent. on marine risks (time hull)	9,557 87	
Total unearned premiums		1,022,030 59
All other liabilities, viz.: Commissions and brokerage		33,331 82
Aggregate Liabilities		**$1,191,472 97**

III. RECEIPTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	$1,606,400 74	$387,228 53	
Deduct reinsurance ($135,111.86), rebate and return premiums	319,773 94	27,957 33	
	$1,286,626 80	$359,271 20	
Net cash received for premiums			$1,645,898 00
Interest received on bonds and mortgages			2,110 00
Interest and dividends received from all other sources			54,380 97
Aggregate Receipts during the year in cash			**$1,702,388 97**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$909,814 38	$396,110 45	
Deduct salvages and reinsurances	26,531 02	73,195 11	
	$883,283 36	$322,915 34	
Net amount paid for losses			$1,206,198 70
Commissions and brokerage			288,764 30
Salaries and other charges of officers, clerks and other employes			76,400 00
State, national and local taxes			57,431 76
All other disbursements			120,529 14
Aggregate Disbursements during the year in cash			**$1,749,323 90**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1898	$164,753,873	$1,643,397 41	$4,128,465	$68,173 42
Written or renewed in 1899	191,412,815	1,694,232 12	60,915,922	411,192 66
Totals	$356,166,688	$3,337,629 53	$65,044,387	$479,366 08
Deduct expirations and cancellations	142,349,906	1,336,738 77	59,847,764	399,802 98
In force Dec. 31, 1899	$213,816,782	$2,000,890 76	$5,196,623	$79,563 10
Deduct amount reinsured.	11,088,583	117,756 94	.....	.....
Net amount in force..	$202,728,199	$1,883,133 82	$5,196,623	$79,563 10

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899.....	One year or less.....	$113,025,140	$1,144,056 69	1-2	$572,028 34
1897.....	Three years	17,851,757	126,752 71	1-6	21,125 45
1898.....		28,250,841	197,931 75	1-2	98,965 88
1899.....		23,140,169	205,088 74	5-6	170,907 29
1895.....	Five years	3,061,116	31,361 17	1-10	3,136 11
1896.....		3,507,359	35,522 56	3-10	10,656 76
1897.....		3,925,199	40,545 47	1-2	20,272 73
1898.....		4,730,440	46,062 73	7-10	32,243 91
1899.....		5,236,178	55,812 00	9-10	50,230 80
Totals		$202,728,199	$1,883,133 82	.....	$979,567 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$28,137,186 15
Total losses paid since organization.....	18,683,418 51
Total amount of fire losses incurred dring the year.....	908,812 18
Total amount of inland marine losses incurred during the year.....	228,936 73
Total amount of ocean marine losses incurred during the year.....	59,108 30

Amounts deposited in various States and countries for the protection of policyholders as follows, viz.:

Georgia	$25,718 75
Ohio	111,687 50
Virginia	43,522 50
Oregon	55,737 50
California	114,000 00

Business in the State of New York during the year.

	Fire.	Marine. and Inland.
Risks written	$23,861,833 00	$19,118,619 00
Premiums received	161,067 36	137,022 63
Losses paid.....	202,396 27	167,990 28
Amount of losses incurred.....	202,091 52	118,131 76

New York State Marine Insurance Companies.

Abstracts Compiled from the Annual Statements of the Marine Insurance Companies of the State of New York, Showing Their Condition on the 31st Day of December, 1899.

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

COTTON EXCHANGE BUILDING, NEW YORK.

[Organized December, 1896; commenced business February, 1897.]

L. ALLYN WIGHT, President. JOHN E. HOFFMAN, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per cent. reg. bds.	$161,500 00	134¼	$216,813 75	
N. Y. City 3½ per ct. gold bds....	35,000 00	110 & int.	38,704 17	
N. Y. City 3½ per ct. gold bds....	40,000 00	110 & int.	44,147 77	
Total par and market values..	$236,500 00	.....	$299,665 69	$299,665 69
Cash in bank				1,761 84
Gross premiums in due course of collection				8,260 12
Aggregate amount of all actual available Assets				**$309,687 65**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$5,050 00	
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, cost and expenses ...	40 00	
Net amount of unpaid losses and claims		$5,090 00
Unearned premiums, at 100 per cent. on marine risks		6,920 23
Cash dividends to stockholders, unpaid		8,000 00
All other liabilities, viz.: Commissions and brokerage, $197.91; reinsurance, $1,067.95; total		1,265 86
Total liabilities, except capital and net surplus		**$21,276 09**
Joint-stock capital paid up in cash		**200,000 00**
Surplus beyond all liabilities		**88,411 56**
Aggregate Liabilities, including paid up capital and net surplus		**$309,687 65**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$64,996 28	
Deduct reinsurance, rebate and return premiums	3,559 91	
Net cash received for premiums		$61,436 37
Interest and dividends received from all other sources		7,685 00
Aggregate Receipts during the year in cash		**$69,121 37**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$27,079 55	
Deduct salvages and reinsurances	2,161 55	
Net amount paid for losses		$24,918 00
Dividends paid		$8,000 00
Commissions and brokerage		1,546 19
Salaries and other charges of officers, clerks and other employes		1,025 42
State, national and local taxes		913 18
Aggregate Disbursements during the year in cash		**$36,202 79**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$449,822	$5,913 13
Written or renewed in 1899	61,946,454	65,690 74
Totals	$62,396,276	$71,603 87
Deduct expirations and cancellations	61,151,407	64,683 64
In force December 31, 1899	$1,244,869	$6,920 23

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$126,011 90
Total losses paid since organization	41,050 80
Total cash dividends decared since the Company commenced business	24,000 00
Total par value of the Company's stock owned by the directors	6,500 00
Total amount of ocean marine losses incurred during the year	19,800 00

Business in the State of New York during the year.

Risks written	$59,540,331 00
Premiums received	62,371 16
Losses paid	24,913 57
Amount of losses incurred	19,795 57

ATLANTIC MUTUAL INSURANCE COMPANY.

No. 51 WALL STREET, NEW YORK.

[Incorporated April 11, 1842; commenced business July 1, 1842.]

A. A. RAVEN, President. JOSEPH H. CHAPMAN, Secretary.

I. ASSETS.

Market value of real estate owned, unincumbered..... $1,125,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
District of Columbia 3.65 p. c. bds.	$1,025,000 00	.....	$1,025,000 00	
United States bonds.....	500,000 00	.....	500,000 00	
American Exchange Bank stock...	90,000 00	.....	90,000 00	
Bank of America stock.....	50,000 00	.....	50,000 00	
Bank of Commerce stock.....	64,100 00	.....	64,100 00	
Bank of New York stock.....	94,200 00	.....	94,200 00	
Leather Manufacturers Bank stk..	25,600 00	.....	25,600 00	
Manhattan Co. stock.....	18,000 00	.....	18,000 00	
Market & Fulton stock.....	30,000 00	.....	30,000 00	
Merchants' stock	70,150 00	.....	70,150 00	
Mechanics' stock	47,675 00	.....	47,675 00	
Phenix stock.....	82,140 00	.....	82,140 00	
N. Y. city stock	791,600 00	.....	808,660 00	
State of N. Y. 3 per cent. gold extension stock	400,000 00	.....	400,000 00	
U. S. Mortgage & Trust Co. stock	10,000 00	.....	26,420 00	
Atlantic Trust Co. stock.....	151,000 00	.....	151,000 00	
Consolidated Gas Co. stock.....	50,000 00	.....	50,000 00	
Long Island R. R. Co. stock.....	50,000 00	.....	15,000 00	
Pennsylvania R. R. Co. stock.....	150,000 00	.....	180,000 00	
N. Y., Lackawanna & Western R. R. Co. stock.....	50,000 00	.....	61,687 00	
Morris & Essex R. R. Co. stock...	20,000 00	.....	34,475 00	
Delaware, Lackawanna & Western R. R. Co. stock.....	100,000 00	.....	159,212 00	
Chicago & North Western Ry. Co. stock	100,000 00	.....	160,000 00	
N. Y. C. & H. R. R. R. Co. stk.	660,000 00	.....	528,000 00	
N. Y. C. & H. R. R. R. Co. 4 per cent. bonds	139,000 00	.....	111,200 00	
N. Y. C. & H. R. R. R. Co. 7 per cent. bonds	95,000 00	.....	111,625 00	
West Shore R. R. Co. guar. bds...	200,000 00	.....	150,000 00	
N. Y., Chicago & St. Louis R. R. Co. bonds	200,000 00	.....	150,000 00	
Brooklyn & Montauk R. R. Co. bds.	75,000 00	.....	60,000 00	
Brooklyn City Park bonds.....	122,000 00	.....	109,800 00	
Jersey City water bonds.....	100,000 00	.....	100,000 00	
Bleecker St. & Fulton Ferry R. R. Co. bonds	20,000 00	.....	20,000 00	
Total par and market values...	$5,580,465 00	.....	$5,483,944 00	5,483,944 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y. C. & H. R. R. R. Co. stk..	$25,000 00	$32,000 00	$18,500 00	
Chic., Burl. & Quincy R. R. Co. stock	30,000 00	36,000 00		
Chic., Milw. & St. Paul Ry. Co. common stock	10,000 00	11,700 00	50,000 00	
N. Y. C. & Lake Shore 3½ per cent. collateral bonds.....	10,000 00	9,700 00		
Atchison, Topeka & Santa Fe Ry. Co. 4 per cent. adj. bonds.....	5,000 00	3,900 00		
Missouri, Kansas & Texas Ry. Co. 2d mortgage bonds.....	5,000 00	3,300 00	15,000 00	
U. S. Trust Co. stock.....	1,000 00	16,000 00		

	Par value.	Market value.	Amount loaned.
Chic., Burl. & Quincy R. R. stk..	$20,000 00	$24,000 00	
Atchison, Topeka & Santa Fe Ry. Co. 4 per cent. adj. bonds.....	7,000 00	6,000 00	$25,000 00
Atchison, Topeka & Santa Fe Ry. Co. 4 per cent. adj. bonds.....	1,000 00		
Great Northern Ry. Co. pref. stk.	50,000 00	84,000 00	
Chic., Mil. & St. Paul Ry. Co. common stock	30,000 00	35,000 00	100,000 00
Atchison, Topeka & Santa Fe Ry. Co. 4 per cent. adj. bonds.....	5,000 00	3,900 00	
Consolidated Gas Co. stock.....	85,000 00	161,000 00	
N. Y. C. & H. R. R. R. Co. stk..	10,000 00	13,000 00	
Pullman Palace Car Co. stock....	10,000 00	18,000 00	
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,000 00	200,000 00
Great Northern Ry. Co. pref. stk.	10,000 00	16,900 00	
Lake Erie & Western R. R. Co. pref. stock	10,000 00	8,300 00	
Atch., Topeka & Santa Fe Ry. Co. adj. 4 per cent. bonds.....	15,000 00	11,500 00	
N. Y. Gas & Electric Heat & Power Co. 4 per cent. bonds.....	2,000 00	1,800 00	
Atch., Topeka & Santa Fe Ry. Co. pref. stock	30,000 00	16,800 00	
Manhattan Ry. Co. stock.....	10,000 00	9,000 00	40,000 00
American Sugar Rfg. Co. com. stock	10,000 00	11,000 00	
Western Union Tel. Co. stock.....	10,000 00	8,500 00	
Wabash R. R. Co. 2d mtge. bonds.	1,000 00	900 00	
U. S. Leather Co. pref. stock.....	20,000 00	14,800 00	
American Sugar Ref. Co. com. stk.	10,000 00	11,000 00	25,000 00
Mahoning Coal R. R. Co. bonds..	5,000 00	6,000 00	
Pullman Palace Car Co. stock.....	10,000 00	18,500 00	
Del., Lack. & West. R. R. Co. stk.	5,000 00	8,700 00	
Pennsylvania R. R. Co. stock.....	20,000 00	26,000 00	50,000 00
Louis. & Nash. R. R. Co. stock...	10,000 00	7,700 00	
Balto. & Ohio R. R. Co. (Pitts.) 3½ per cent. bonds.....	200,000 00	180,000 00	
Louis. & Nash. R. R. Co. col. 4 per cent. bonds	15,000 00	14,500 00	
Equitable Gas Co. of N. Y. 5 p. c. bonds	25,000 00	28,700 00	
Ohio South. R. R. Co. 1st mtge. 6 per cent. bonds.....	37,000 00	31,450 00	
N. Y. Mutual Gas Co. stock.....	3,500 00	9,100 00	
Pullman Palace Car Co. stock.....	50,000 00	90,000 00	
Metropolitan Street Ry. stock.....	20,000 00	32,000 00	
Union Pacific R. R. Co. com. stk..	80,000 00	37,600 00	
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,000 00	500,000 00
Chic., St. Paul, Minn. & Omaha Ry. Co. com. stock.....	30,000 00	36,000 00	
Chic., Mil. & St. Paul Ry. Co. com. stock	20,000 00	23,400 00	
Union Pacific R. R. Co. stock.....	100,000 00	47,000 00	
Consolidated Gas Co. stock.....	10,000 00	19,000 00	
Western Union Tel. Co. stock.....	40,000 00	34,000 00	
Chicago & North West Ry. Co. com. stock	10,000 00	16,000 00	
Manhattan Ry. Co. stock.....	20,000 00	18,000 00	
N. Y. Gas, Electric Light, Heat & Power bonds	50,000 00	44,500 00	
Central of Georgia Ry. Co. con. bonds	10,000 00	8,600 00	
Atch., Topeka & Santa Fe Ry. Co. adj. bonds	10,000 00	7,900 00	
Mo. Pacific Ry. Co. 6 per cent. bonds	5,000 00	5,000 00	
Chic., Burl. & Quincy R. R. Co. bonds	11,000 00	12,000 00	
St. Louis, Iron Mt. & So. Ry. Co. bonds	17,000 00	13,200 00	
Atch., Topeka & Santa Fe Ry. Co. pref. stock	250,000 00	150,000 00	
Union Pacific Ry. Co. com. stock.	160,000 00	75,000 00	
Canada Southern Ry. Co. stock...	50,000 00	24,500 00	
Manhattan Ry. Co. stock.....	30,000 00	27,000 00	
Metropolitan Street Ry. Co. stock.	40,000 00	64,000 00	500,000 00
Chicago & Northwest Ry. Co. com. stock	30,000 00	48,000 00	
Consolidated Gas Co. stock.....	20,000 00	38,000 00	

	Par value.	Market value.	Amount loaned.	
Chicago Term. Transfer R. R. Co. pref. stock	$50,000 00	$18,000 00		
Baltimore & Ohio R. R. Co. pref. stock	20,000 00	14,600 00		
Southern Ry. Co. pref. stock	20,000 00	10,600 00		
Lake Erie & Western R. R. Co. pref. stock	30,000 00	24,000 00		
Missouri Pacific Ry. Co. stock	40,000 00	16,000 00		
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,000 00		
Southern Ry. Co. pref. stock	28,000 00	14,500 00	$11,000 00	
Total amounts	$2,043,500 00	$1,903,050 00	$1,534,500 00	$1,534,500 00
Cash in bank				1,274,929 84
Bills receivable, not matured, taken for premiums				1,005,756 77
Aggregate amount of all actual available Assets				**$10,424,130 61**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$85,063 00	
Losses unadjusted, including all reported and supposed losses	1,166,837 00	
Losses resisted, including interest, cost and expenses	30,600 00	
Net amount of unpaid losses and claims		$1,282,500 00
Unearned premiums, at 100 per cent. on marine risks		828,796 25
Principal unpaid on scrip ordered to be redeemed		199,866 48
Interest unpaid to scripholders, due or to become due		43,936 97
All other liabilities, viz.: Return premiums, $116,902.73; miscellaneous, $20,017.01; total		136,919 74
Total liabilities, except scrip and net surplus		**$2,492,019 44**
Scrip outstanding		**6,279,700 00**
Surplus beyond all liabilities		**1,652,411 17**
Aggregate Liabilities, including scrip and net surplus		**$10,424,130 61**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$3,161,314 07	
Deduct reinsurance ($64,431.59), rebate and return premiums	191,143 72	
Net cash received for premiums		$2,970,170 35
Interest and dividends received from all other sources		369,520 68
Received for rent		39,604 18
Received from all other sources		244,915 62
Aggregate Receipts during the year in cash		**$3,624,210 83**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$2,442,848 55	
Deduct salvages and reinsurances	230,241 72	
Net amount paid for losses		$2,212,606 83
Scrip redeemed in cash, and interest paid on scrip		388,481 40
Commissions and brokerage		32,277 86
Salaries and other charges of officers, clerks and other employes		357,584 64
State, national and local taxes		70,751 90
Aggregate Disbursements during the year in cash		**$3,061,702 63**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland.	Premiums.
In force December 31, 1898	$117,766,933	$967,555 24
Written or renewed in 1899	570,848,798	3,166,420 39
Totals	$688,615,731	$4,133,975 63
Deduct expirations and cancellations	559,697,206	3,305,179 38
In force December 31, 1899	$128,918,525	$828,796 25

Foreign Marine Insurance Companies.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF FOREIGN MARINE INSURANCE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1899.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

LOUIS A. WIGHT, Resident Manager and Attorney, Cotton Exchange Building, N. Y.

I. ASSETS.

Loans on bond and mortgage upon which more than one year's interest is due	$27,500 00
Interest due and unpaid on bond and mortgage loans	625 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
United States 4 per ct. reg. bds	$100,000 00	104½	$113,500 00	
United States 5 per ct. reg. bds	10,000 00	113¼	11,241 67	
United States 4 per ct. reg. bds	100,000 00	114½	113,500 00	
Boston & Lowell R. R. coupon bds.	100,000 00	102½	102,500 00	
Fitchburg R. R. 4 per ct. reg. bds.	30,000 00	102¼	30,675 00	
Old Colony R. R. 4 per ct. reg. bds.	50,000 00	110	55,000 00	
Boston, Clinton Fitchburg & New Bedford R. R. 5 per ct. coup. bds.	2,000 00	113	2,260 00	
New England R. R. 5 per ct. reg. gold bonds	50,000 00	130	65,000 00	
Boston & Maine R. R. 4½ per ct. gold coupon bonds	1,000 00	123½	1,235 00	
Old Colony R. R. 4½ per ct. coup. bonds	12,000 00	104	12,480 00	
Old Colony R. R. 6 per cent. reg. bonds	25,000 00	112	28,000 00	
Eastern R. R. 6 per ct. coup. bds.	17,000 00	114½	19,465 00	
Eastern R. R. 6 per cent. sterling coupon bonds	5,839 80	112	6,540 57	
State of Mass. reg. gold bonds	12,000 00	110	13,200 00	
City of Brooklyn 3 per cent. local improvement bonds	42,000 00	100	42,000 00	
City of New York 3 per ct. addl. water stock	58,000 00	100	58,000 00	
Port of Portland 5 per ct. bds	5,000 00	122	6,100 00	
City of Portland 5 per cent. water bonds	10,000 00	122½	12,250 00	
Alleghany Valley R. R. 7 per cent. 1st mtge bonds	100,000 00	126	124,250 00	
Pennsylvania R. R. Co. 4½ per ct. collateral trust bonds	39,000 00	106	41,193 75	
Chicago, Milwaukee & St. Paul R. R. 5 per cent. bonds	75,000 00	119	87,375 00	
Richmond City 4 per ct. bonds	50,000 00	100	50,000 00	
Lehigh Valley R. R. 4½ per ct. 1st mtge. gold bonds	35,000 00	108	37,012 50	
N. Y. C. & H. R. R. R. 4½ per ct. gold debenture certificates	50,000 00	100	49,833 33	
Pennsylvania R. R. 6 per cent. con. mtge. bonds (Sterling)	29,100 00	109	30,846 00	
Pittsburgh, Ft. Wayne & Chicago R. R. 7 per cent. stock	50,000 00	185	91,625 00	
Cleveland & Pittsburgh R. R. 7 per cent. stock	25,000 00	185	46,104 17	
Total par and market values	$1,082,939 80	.....	$1,251,186 99	1,251,186 99
Cash in bank				32,623 70
Interest due and accrued on stocks and bonds				15,296 88
Gross premiums in due course of collection				365,026 29
All other assets, viz.: Due for reinsurance on losses paid				34,001 21
Deposited with state of Oregon				1,500 00
Aggregate amount of all actual available Assets				$1,727,760 07

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.... Losses unadjusted, including all reported and supposed losses	$476,065 48	
Losses resisted, including interest, cost and expenses..	39,545 00	
Total amount of claims for losses	$515,610 48	
Deduct reinsurance thereon	59,248 77	
Net amount of unpaid losses and claims		$456,361 71
Unearned premiums, at 100 per cent., on marine risks		270,347 06
All other liabilities, viz.: Commissions and brokerage, $35,573.50; reinsurance, $116,023.12; total		151,596 62
Aggregate Liabilities		**$878,305 39**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$2,625,274 20	
Deduct reinsurance ($1,116,676.72) rebate and return premiums	1,163,995 22	
Net cash received for premiums (all marine)		$1,461,278 98
Interest and dividends received from all other sources		54,218 38
Received from home office	$432,068 80	
Aggregate Receipts during the year in cash		**$1,515,497 36**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,734,666 84	
Deduct salvages and reinsurances	1,045,789 54	
Net amount paid for losses (all marine)		$688,877 30
Commissions and brokerage		244,773 77
Salaries and other charges of officers, clerks and other employes		115,064 51
State, national and local taxes		34,183 60
Returned to home office	$857,018 32	
Aggregate Disbursements during the year in cash		**$1,082,899 18**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$31,249,369	$327,775 94
Written or renewed in 1899	880,631,273	2,580,159 90
Totals	$911,881,642	$2,907,935 84
Deduct expirations and cancellations	882,251,260	2,590,893 68
In force December 31, 1899	$29,630,382	$317,042 16
Deduct amount reinsured	4,396,653	46,695 10
Net amount in force	$25,233,729	$270,347 06

Answers to General Interrogatories.

Total amount of ocean marine losses incurred during the year	$615,179 69

Amounts deposited in various States for the protection of policyholders as follows, viz.:

Ohio	$114,500 00
Oregon	48,350 00

Business in the State of New York during the year.

Marine risks written	$319,018,393 00
Premiums received	783,455 40
Losses paid	283,917 43
Amount of losses incurred	203,959 43

GENERAL MARINE INSURANCE COMPANY.

DRESDEN, SAXONY.

JACOB BERTSCHMANN, Resident Manager and Attorney, No. 18 Exchange Place, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. bonds	$150,000 00	121 1-6	$181,750 00	
New York City con. 3 per ct. bds.	50,000 00	100	50,000 00	
Total par and market values..	$200,000 00	.....	$231,750 00	$231,750 00
Cash in bank				9,798 95
Gross premiums in due course of collection				1,516 47
Aggregate amount of all actual available Assets				**$243,065 42**

II. LIABILITIES.

Unearned premiums, at 100 per cent., on marine risks	$148 74
Aggregate Liabilities	**$148 74**

III. RECEIPTS DURING THE YEAR.

Net cash received for premiums (marine)	$14,865 95
Aggregate Receipts during the year in cash	**$14,865 95**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$15,894 13	
Deduct salvages and reinsurances	93 42	
Net amount paid for losses (all marine)		$15,800 71
Commissions and brokerage		1,114 94
State, national and local taxes		373 68
All other disbursements		1,046 62
Aggregate Disbursements during the year in cash		**$18,335 95**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$114,523	$1,072 40
Written or renewed in 1899	7,931,555	14,865 95
Totals	$8,046,078	$15,938 35
Deduct expirations and cancellations	8,036,889	15,789 61
In force December 31, 1899	$9,189	$148 74

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

HIGGINS & COX, Attorneys, No. 71 Beaver Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of New York 3 per cent. additional water stock	$200,000 00	100	$200,000 00	
New York City 3 per cent. exempt tax gold bonds	15,000 00	100	15,000 00	
Baltimore & Ohio 3½ per ct. prior lien bonds	40,000 00	100⅝	38,100 00	
N. Y. & Putnam R. R. 1st mtg. gold bonds	50,000 00	100	52,500 00	
Illinois Central 4 per cent. bonds	50,000 00	100	50,000 00	
Total par and market values	$355,000 00	.....	$355,600 00	
				$355,600 00
Cash in office, $6.69; in bank, $9,362.01; total				9,368 70
Interest due and accrued on stocks and bonds				1,575 00
Gross premiums in due course of collection				29,732 91
Bills receivable, not matured, taken for premiums				3,867 33
Aggregate amount of all actual available Assets				**$400,143 94**

II. LIABILITIES.

Net amount of unpaid losses and claims	$97,777 49
Unearned premiums, at 100 per cent., on marine risks	64,178 45
All other liabilities, viz.: Taxes and assessments, $4,703.20; commissions and brokerage, $11,862.59; return premiums, $2,128.63; reinsurance, $13,427.82; internal revenue, $65.80; total	32,188 04
Aggregate Liabilities	**$194,143 98**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$425,903 26	
Deduct reinsurance ($107,976.80), rebate and return premiums	125,965 44	
Net cash received for premiums (all marine)		$299,937 82
Interest and dividends received from all other sources		8,045 68
Received from all other sources		5,021 04
Received from home office	$635,141 81	
Aggregate Receipts during the year in cash		**$313,004 54**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$938,422 34	
Deduct salvages and reinsurances	164,938 85	
Net amount paid for losses (all marine)		$773,483 49
Internal revenue		1,392 25
Commissions and brokerage		38,541 29
Salaries and other charges of officers, clerks and other employes		13,109 02

State, national and local taxes		$10,463 56
All other disbursements		3,419 82
Returned to home office	$125,314 35	
Aggregate Disbursements during the year in cash		**$840,409 43**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$5,747,269	$52,581 29
Written or renewed in 1899	69,436,607	388,861 11
Totals	$75,183,876	$441,442 40
Deduct expirations and cancellations	70,350,895	376,210 18
In force December 31, 1899	$4,832,981	$65,232 22
Deduct amount reinsured	190,024	1,053 77
Net amount in force	$4,642,957	$64,178 45

Business in the State of New York during the year.

Marine risks written	$44,877,762 00
Premiums received	188,601 23
Losses paid	214,461 93
Amount of losses incurred	170,198 34
Amount of taxes paid to Insurance Department on premiums under reciprocal law	3,472 82
Amount paid the Comptroller for taxes on premiums	1,072 68

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

PERCY CHUBB, Attorney, No. 66 Beaver street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.
City of New York 3 per cent. water stock	$40,000 00	100	$40,000 00
City of New York 3 per cent. water stock	35,000 00	100	35,000 00
City of New York 3½ per cent. water stock	25,000 00	101¼	25,312 50
City of Boston 3½ per cent. public park loan	100,000 00	105	105,000 00
City of Brooklyn 3 per cent. local improvement bonds	100,000 00	100	100,000 00
City of New York 3 per cent. school house bonds	10,000 00	104⅛	10,412 50
Cleveland, Cincinnati, Chicago & St. Louis 1st mtge. 4 per cent. gold bonds	50,000 00	100	50,000 00
Chesapeake & Ohio R. R. 1st mtge. 5 per cent. gold bonds	50,000 00	114½	57,250 00
Chicago & Erie R. R. 1st mtge 5 per cent. gold bonds	50,000 00	115¼	57,625 00
Total par and market values	$460,000 00	.....	$480,600 00

		$480,600 00
Cash in office, $33.38; in bank, $103,315.46; total		103,348 84
Interest due and accrued on stocks and bonds		5,889 59
Gross premiums in due course of collection		64,939 47
Bills receivable, not matured, taken for premiums		91 70
All other assets, viz.: Due for reinsurance on losses paid		12,764 55
Aggregate amount of all actual available Assets		**$667,634 15**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$91,154 00	
Losses resisted, including interest, cost and expenses	17,805 73	
Net amount of unpaid losses and claims		$73,348 27
Unearned premiums, at 50 per cent., on inland navigation risks	$1,153 63	
Unearned premiums, at 100 per cent., on marine risks	28,468 44	
Total unearned premiums		29,622 07
All other liabilities, viz.: Taxes and assessments, $9,000; commissions and brokerage, $11,323.28; return premiums, $1,419.14; reinsurance, $2,110.59; total		42,853 01
Aggregate Liabilities		**$145,823 35**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$652,294 00	
Deduct reinsurance ($246,019.77), rebate and return premiums	264,163 83	
Net cash received for premiums (all marine)		$388,130 17
Interest and dividends received from all other sources		18,634 16
Aggregate Receipts during the year in cash		**$406,764 33**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$516,345 74	
Deduct salvages and reinsurances	270,372 03	
Net amount paid for losses (all marine)		$245,973 71
Commissions and brokerage		60,227 13
Salaries and other charges of officers, clerks and other employes and general running expenses		19,708 53
Returned to home office	$58,670 85	
Aggregate Disbursements during the year in cash		**$325,909 37**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland.	Premiums.
In force December 31, 1898	$7,129,756	$72,945 90
Written or renewed in 1899	110,971,543	569,368 82
Totals	$118,101,299	$642,314 72
Deduct expirations and cancellations	111,537,558	596,431 55
In force December 31, 1899	$6,563,741	$45,883 17
Deduct amount reinsured	1,877,025	16,261 10
Net amount in force	$4,686,716	$29,622 07

Answers to General Interrogatories.

Total amount of inland marine losses incurred during the year	$24,790 00
Total amount of ocean marine losses incurred during the year	157,244 00

Business in the State of New York during the year.

Marine risks written	$62,947,722 00
Premiums received	170,299 42
Losses paid	195,063 86
Amount of losses incurred	115,803 00
Amount paid the Comptroller for taxes on premiums	1,740 60

MANNHEIM INSURANCE COMPANY.

MANNHEIM, GERMANY.

FRANZ HERRMANN, Resident Manager, No. 77 Beaver Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds	$100,000 00	114½	$114,500 00	
New York city consolidated stock.	250,000 00	100	250,000 00	
Total par and market values..	$350,000 00	.....	$364,500 00	
				$364,500 00
Cash in office, $653.18; in bank, $48,130.27; total				48,783 45
Gross premiums in due course of collection				75,116 30
Bills receivable, not matured, taken for premiums				97 03
Aggregate amount of all actual available Assets				**$488,496 78**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses		$46,875 68
Unearned premiums, at 100 per cent., on marine risks		26,555 00
All other liabilities, viz.: Commissions and brokerage, $5,531.36; reinsurance, $6,298.94; total		11,830 30
Aggregate Liabilities		**$85,260 98**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$461,469 58	
Deduct reinsurance ($35,163.38), rebate and return premiums	48,510 76	
Net cash received for premiums (all marine)		$412,958 82
Aggregate Receipts during the year in cash		**$412,958 82**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$285,380 08	
Deduct salvages and reinsurances	44,112 20	
Net amount paid for losses (all marine)		$241,267 88
Commissions and brokerage		46,757 81
Salaries and other charges of officers, clerks and other employes		14,225 57
State, national and local taxes		9,445 25
All other disbursements		18,901 15
Returned to home office	$40,835 87	
Aggregate Disbursements during the year in cash		**$330,597 66**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland.	Premiums.
In force December 31, 1898	$4,699,094	$23,119 78
Written or renewed in 1899	162,109,114	498,620 74
Totals	$166,808,208	$521,740 52
Deduct expirations and cancellations	157,938,798	493,120 52
In force December 31, 1899	$8,869,410	$28,620 00
Deduct amount reinsured	926,160	2,065 00
Net amount in force	$7,943,250	$26,555 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,903,441 72
Total losses paid since organization	1,985,777 10
Total amount of ocean marne losses incurred during the year	230,464 64

Business in the State of New York during the year.

Marine risks written	$127,102,471 00
Premiums received	344,056 01
Losses paid	183,091 60
Amount of losses incurred	174,647 30
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	3,034 14
Amount paid the Comptroller for taxes on premiums	1,187 14

RELIANCE MARINE INSURANCE COMPANY (Limited).

LIVERPOOL, ENGLAND.

LOUIS A. WIGHT, Cotton Exchange Building, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
City of New York 3 per cent. dock bonds	$100,000 00	100	$100,000 00	
City of New York 3 per cent. school house bonds	50,000 00	100	50,000 00	
City of New York 3 per cent. additional water stock	50,000 00	100	50,000 00	
Brooklyn 4 per cent. permanent water loan	50,000 00	108	54,000 00	
City of New York 3½ per cent. additional water stock	25,000 00	105½	26,375 00	
N. Y. C. & H. R. R. R. 3½ per cent. gold bonds	30,000 00	109¼	32,775 00	
Old Colony R. R. 4 per cent. bds.	15,000 00	110	16,500 00	
Hereford R. R. 4 per cent. bonds	15,000 00	104	15,600 00	
Maine Central R. R. 4½ per cent. bonds	15,000 00	102	15,300 00	
Total par and market values	$350,000 00	.....	$360,550 00	$360,550 00
Cash in bank				2,748 65
Interest due and accrued on stocks and bonds				3,500 00
Gross premiums in due course of collection				20,938 26
Bills receivable, not matured, taken for premiums				2,390 02
All other assets				487 64
Aggregate amount of all actual available Assets				**$390,614 57**

II. LIABILITIES.

Net amount of unpaid losses and claims	$47,064 00
Unearned premiums, at 100 per cent., on marine risks	10,768 08
All other liabilities, viz.: Taxes and assessments, $1,515.10; commissions and brokerage, $2,155.97; return premiums, $3,922.35; reinsurance, $3,651.44; total	11,244 86
Aggregate Liabilities	**$69,076 94**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$148,509 50	
Deduct reinsurance ($14,184), rebate and return premiums	38,476 70	
Net cash received for premiums (all marine)		$110,032 80
Interest and dividends received from all other sources		12,112 50
Received from home office	$18,954 96	
Aggregate Receipts during the year in cash		**$122,145 30**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all marine)	$110,622 67
Commissions and brokerage	10,554 96

Salaries and other charges of officers, clerks and other employes		$4,477 93
State, national and local taxes		2,824 00
All other disbursements		1,484 34
Returned to home office	$20,527 68	
Aggregate Disbursements during the year in cash		$129,963 90

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland.	Premiums.
In force December 31, 1898	$1,425,019	$18,814 25
Written or renewed in 1899	41,497,103	150,676 68
Totals	$42,922,122	$169,490 23
Deduct expirations and cancellations	41,633,215	158,722 85
In force December 31, 1899	$1,288,907	$10,768 08

Business in the State of New York during the year.

Marine risks written	$37,595,355 00
Premiums received	99,235 60
Losses paid	105,347 21
Amount of losses incurred	101,502 21
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	1,645 60
Amount paid the Comptroller for taxes on premiums	568 82

SEA INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

PERCY CHUBB, Attorney, No. 7 South William Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$200,000 00	113	$226,000 00	
New York city additional 3 per cent. water bonds	100,00 00	100	100,000 00	
New York, Lackawanna & Western 1st mtge. 6 per cent. bonds..	10,000 00	135	13,500 00	
West Shore R. R. 1st mtge. 4 per cent. bonds	10,000 00	111	11,100 00	
New York, Chicago & St. Louis R. R. 1st mtge. 4 per cent. bonds...	10,000 00	104½	10,450 00	
New York city 3½ per cent. gold exemption bonds	30,000 00	108	32,400 00	
New York city 3½ per cent. gold exemption bonds	15,000 00	109	16,350 00	
Atlantic Mutual Ins. Co. 6 per cent. scrip	26,790 00	107½	*28,799 25	
Atlantic Mutual Ins. Co. 6 per cent. scrip	7,890 00	107½	*8,481 75	
Total par and market values..	$409,680 00	.....	$447,081 00	
*Deducted by Company.....			37,281 00	
				$409,800 00
Cash in office, $4,254.10; in bank, $37,052.08; total.....				41,306 18
Gross premiums in due course of collection.....				93,580 71
Due for reinsurance on losses paid.....				21,910 87
Aggregate amount of all actual available Assets.....				**$566,597 76**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$91,392 00	
Deduct reinsurance thereon.....	32,350 00	
Net amount of unpaid losses and claims.....		$59,042 00
Unearned premiums, at 100 per cent., on marine and hull risks		67,858 92
All other liabilities, viz.: Taxes and assessments, $10,000; commissions and brokerage, $21,808.54; reinsurance, $44,588.08; total.....		76,396 62
Aggregate Liabilities.....		**$203,297 54**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$836,196 32	
Deduct reinsurance ($411,973.68), rebate and return premiums	424,965 74	
Net cash received for premiums (all marine).....		$411,230 58
Interest and dividends received from all sources.....		18,746 90
Aggregate Receipts during the year in cash.....		**$429,977 48**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$1,060,096 27	
Deduct salvages and reinsurances	737,484 05	
Net amount paid for losses (all marine)		$322,612 22
Commissions and brokerage		51,727 81
Salaries and other charges of officers, clerks and other employes and general expenses		11,627 51
State, national and local taxes		12,936 20
Returned to home office	$32,768 42	
Aggregate Disbursements during the year in cash		**$398,903 74**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$4,785,716	$80,159 56
Written or renewed in 1899	159,289,683	826,074 01
Totals	$164,075,399	$906,233 57
Deduct expirations and cancellations	147,667,859	815,610 21
In force December 31, 1899	$16,407,540	$90,623 36
Deduct amount reinsured	3,879,538	22,764 44
Net amount in force	$12,528,002	$67,858 92

Answers to General Interrogatories.

Total premiums received since the organization of United States branch of the Company		$4,408,773 00
Total losses paid since organization		3,172,525 00
Total amount of ocean marine losses incurred during the year		307,465 00
Amount deposited in Ohio for protection of policyholders	$113,000	

Business in the State of New York during the year.

Marine risks written	$92,518,062 00
Premiums received	348,970 78
Losses paid	521,633 26
Amount of losses incurred	476,958 26
Amount paid the Comptroller for taxes on premiums	1,734 56

STANDARD MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

HIGGINS & COX, Attorneys, No. 71 Beaver Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Norfolk, Va., 5 per cent. city bds.	$25,000 00	106	$26,500 00	
City of Brooklyn 3½ per cent. bds.	200,000 00	106	212,000 00	
N. Y. Cent. R. R. 4 per cent. bds.	75,000 00	104	78,000 00	
Total par and market values..	$300,000 00	.....	$316,500 00	
				$316,500 00
Cash in bank				686 85
Gross premiums in due course of collection				58,529 88
Bills receivable, not matured, taken for premiums				2,596 27
Aggregate amount of all actual available Assets				**$378,313 00**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$50,025 00
Unearned premiums, at 100 per cent., on marine risks	60,045 00
Aggregate Liabilities	**$110,070 00**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$365,744 16	
Deduct reinsurance, rebate and return premiums	37,136 71	
Net cash received for premiums (all marine)		$328,607 45
Received from all other sources, viz.: Agents' balances, $27,868.48; bills receivable, $3,867.27; total		31,735 75
Aggregate Receipts during the year in cash		**$360,343 20**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all marine)	$266,932 99
Commissions and brokerage	16,645 79
Salaries and other charges of officers, clerks and other employes	
State, national and local taxes	8,019 88
Aggregate Disbursements during the year in cash	$291,598 66

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland.	Premiums.
In force December 31, 1898	$6,758,495	$63,605 00
Written or renewed in 1899	71,008,269	360,805 92
Totals	$77,766,764	$424,410 92
Deduct expirations and cancellations	71,441,469	364,365 92
In force December 31, 1899	$6,325,295	$60,045 00

Business in the State of New York during the year.

Marine risks written	$39,535,188 00
Premiums received	107,051 81
Losses paid	97,320 53
Amount of losses incurred	101,155 53
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	1,262 25
Amount paid the Comptroller for taxes on premiums	675 77

SWITZERLAND GENERAL INSURANCE COMPANY.

ZURICH, SWITZERLAND.

JACOB BERTSCHMANN, Resident Manager and Attorney, No. 69 Beaver Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
New York city 3½ per cent. bds..	$200,000 00	107½	$215,000 00	
				$215,000 00
Cash in bank				12,784 76
Bills receivable, not matured, taken for premiums				29,926 22
Aggregate amount of all actual available Assets				**$257,710 98**

II. LIABILITIES.

Total unearned premiums	$21,629 93
Aggregate Liabilities	**$21,629 93**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$223,458 14	
Deduct reinsurance, rebate and return premiums	980 85	
Net cash received for premiums (all marine)		$222,477 29
Aggregate Receipts during the year in cash		**$222,477 29**

IV. DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses (all marine)	$68,922 42
Commissions and brokerage	11,129 08
Salaries and other charges of officers, clerks and other employes	6,000 00
State, national and local taxes	4,451 63
All other disbursements	6,407 69
Aggregate Disbursements during the year in cash	**$96,910 82**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$1,374,607	$13,785 18
Written or renewed in 1899	72,804,931	222,477 29
Totals	$74,179,538	$236,262 47
Deduct expirations and cancellations	72,053,979	214,632 54
In force December 31, 1899	$2,125,359	$21,629 93

Business in the State of New York during the year.

Marine risks written	$72,804,931 00
Premiums received	222,477 29
Losses paid	68,922 42

THAMES AND MERSEY MARINE INSURANCE COMPANY

(LIMITED).

LIVERPOOL, ENGLAND.

H. K. FOWLER, Resident Manager, No. 69 Wall Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 4 per cent. reg. bonds.....	$375,000 00	114	$427,500 00	
Chi. & Northwestern R. R. Co. 3½ per cent. gold bonds.....	92,000 00	106	97,520 00	
N. Y. Cent. & H. R. R. R. Co. 4 per cent debenture certificates..	25,000 00	101	25,250 00	
Alleghany Valley R. R. Co. gen. mtg. 4 per cent. gold bonds....	20,000 00	106	21,200 00	
Total par and market values..	$512,000 00	.....	$571,470 00	$571,470 00
Cash in office, $44.54; in bank, $15,381.01; total.....				15,425 55
Gross premiums in due course of collection.....				73,929 34
Bills receivable, not matured, taken for premiums.....				63,679 65
All other assets, viz.: Due for reinsurance on losses paid...				4,904 82
Aggregate amount of all actual available Assets.....				**$729,409 36**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	$191,47	
Losses unadjusted, including all reported and supposed losses	84,715 00	
Losses resisted, including interest, cost and expenses....	16,156 00	
Total amount of claims for losses	$101,062 47	
Deduct reinsurance thereon	*7,294 00	
Net amount of unpaid losses and claims.....		$93,768 47
Unearned premiums, at 100 per cent., on marine risks.....		29,265 46
All other liabilities, viz.: Commissions and brokerage, $7,374.03; reinsurance, $11,726.15; total.....		19,100 18
Aggregate Liabilities.....		**$142,134 11**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$574,861 71	
Deduct reinsurance ($156,544.26), rebate and return premiums	163,801 31	
Net cash received for premiums (all marine).....		$411,060 40
Interest and dividends received from all other sources.....		15,000 00
Aggregate Receipts during the year in cash.....		**$426,060 40**

*Of this amount $1,267 is not allowed by the Insurance Law.

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$453,053 13	
Deduct salvages and reinsurances	230,671 79	
Net amount paid for losses (all marine)		$222,381 34
Commissions and brokerage		40,667 22
Salaries and other charges of officers, clerks and other employes		24,008 77
State, national and local taxes		11,294 38
All other disbursements, viz.: Rent, $4,000; stationery, $1,768.55; agents' expenses, $3,026.66; trustees and auditors, $1,210.80; miscellaneous, $11,791.73; legal expenses, $113; total		21,910 74
Returned to home office	$105,953 69	
Aggregate Disbursements during the year in cash		**$320,262 45**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898	$5,975,870	$72,650 00
Written or renewed in 1899	115,564,921	564,709 95
Totals	$121,540,791	$637,359 95
Deduct expirations and cancellations	118,162,222	606,339 70
In force December 31, 1899	$3,378,569	$31,020 25
Deduct amount reinsured	263,579	1,754 79
Net amount in force	$3,114,990	$29,265 46

Answers to General Interrogatories.

Total premiums received since the organization of the Company		$5,918,844 00
Total losses paid since organization		2,560,676 63
Total amount of ocean marine losses incurred during the year		258,735 00
Amounts deposited in various States for the protection of policyholders as follows, viz.:		
Massachusetts	$114,000 00	
Oregon	57,000 00	
Georgia	28,500 00	

Business in the State of New York during the year.

Marine risks written	$92,223,659 00
Premiums received	370,518 39
Losses paid	99,446 00
Amount of losses incurred	169,698 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	4,262 61
Amount paid the Comptroller for taxes on premiums	2,209 01

UNION MARINE INSURANCE COMPANY (Limited).

LIVERPOOL, ENGLAND.

JONES & WHITLOCK, Resident Managers and Attorneys, No. 51 Wall St., New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. 5 per cent. bonds	$100,000 00	112¾	$112,750 00	
U. S. 4 per cent. bonds	100,000 00	133¾	133,750 00	
City of New York 3 per cent. fire department bonds	100,000 00	100½	100,500 00	
Eastern R. R. 6 per cent. coupon bonds	38,445 35	116¾	44,884 95	
Eastern R. R. 6 per cent. bonds	30,000 00	116¾	35,025 00	
Old Colony R. R. 4½ per cent. bds.	1,000 00	105⅛	1,051 25	
Boston & Maine R. R. 4½ per cent. reg. bonds	7,000 00	130¼	9,117 50	
Old Colony R. R. 4 per cent. reg. bonds	3,000 00	116	3,480 00	
Mass. Metropolitan park loan 3½ per cent. bonds	14,000 00	110¾	15,505 00	
Fitchburg R. R. 4 per cent. coupon bonds	3,000 00	109½	3,285 00	
Boston & Albany R. R. 4 per cent. reg. bonds	4,000 00	109	4,360 00	
Atchison, Topeka & Santa Fe 4 per cent. bonds	41,500 00	98½	40,877 50	
Baltimore & Potomac 6 per cent. bonds	3,000 00	123	3,690 00	
Central R. R. of N. J. 5 per cent. bonds	9,000 00	120	10,800 00	
Detroit, Grand Haven & Milwaukee 6 per cent. bonds	1,000 00	107	1,070 00	
Ohio & Mississippi 6 per cent. bds.	2,000 00	100	2,000 00	
Sement Solvay 5 per cent. bonds	4,000 00	103½	4,140 00	
Chicago & Northwestern 3½ per cent. bonds	2,000 00	108	2,160 00	
Pennsylvania con. mtge. 6 per cent. bonds	25,000 00	110 1-16	27,515 50	
Eastern R. R. 6 per cent. bonds	5,000 00	114 15-16	5,746 60	
New England & Cotton Yarn 5 per cent. bonds	5,000 00	104	5,200 00	
Minn. & St. Louis 4 per cent. refunding bonds	1,000 00	97	970 00	
Total par and market values	$498,945 35	.....	$567,878 30	$567,878 30
Cash in bank				7,050 81
Gross premiums in due course of collection				48,029 92
All other assets, viz.: Due for reinsurance on losses paid				782 65
Agents' debt balances (not admitted)			$3,452 85	
Aggregate amount of all actual available Assets				**$623,741 68**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$42,306 37	
Losses unadjusted, including all reported and supposed losses	4,000 00	
Losses resisted, including interest, cost and expenses		
Total amount of claims for losses	$46,306 37	
Deduct reinsurance thereon	17,617 50	
Net amount of unpaid losses and claims		$28,688 87

Unearned premiums, at 100 per cent., on marine risks.....	$81,712 28
All other liabilities, viz.: Commissions and brokerage.....	7,357 94
Aggregate Liabilities.....	**$117,759 09**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received.....	$420,478 22	
Deduct reinsurance, rebate and return premiums.....	160,202 02	
Net cash received for premiums (all marine).....		$260,276 20
Interest and dividends received from all other sources.....		17,020 16
Received from home office.....	$93,726 78	
Aggregate Receipts during the year in cash.....		**$277,296 36**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses.....	$275,735 33	
Deduct salvages and reinsurances.....	99,359 16	
Net amount paid for losses (all marine).....		$176,376 17
Commissions and brokerage.....		38,234 40
Salaries and other charges of officers, clerks and other employes		5,780 00
State, national and local taxes.....		6,929 88
All other disbursements.....		7,134 59
Returned to home office	$126,389 85	
Aggregate Disbursements during the year in cash....		**$234,455 04**

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1898.....	$4,249,261	$95,953 13
Written or renewed in 1899.....	57,581,855	436,571 89
Totals	$61,831,116	$532,525 02
Deduct expirations and cancellations.....	55,179,065	389,001 90
In force December 31, 1899.....	$6,652,061	$143,523 12
Deduct amount reinsured.....	1,792,058	61,810 84
Net amount in force.....	$4,859,993	$81,712 28

Answers to General Interrogatories.

Total premiums received since the organization of the U. S. Branch..		$5,105,998 15
Total losses paid since organization of the U. S. Branch.....		2,082,634 70
Total amount of ocean marine losses incurred during the year.....		160,074 56
Amount deposited in Ohio for protection of policyholders	$112,750	

Business in the State of New York during the year.

Marine risks written.....	$26,711,666 00
Premiums received	129,943 37
Losses paid	197,098 86
Amount of losses incurred.....	132,891 42
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	2,919 24
Amount paid the Comptroller for taxes on premiums.....	1,116 64

Co-operative Fire Insurance Company.

Transacting Business Under the Provisions of Chapter 134, Laws of 1891.

CHURCH INSURANCE ASSOCIATION.

ROCHESTER, N. Y.

(Organized April 6, 1891; commenced business July 20, 1892.)

DANIEL W. WRIGHT, President. GEORGE M. W. BILLS, Secretary.

I. ASSETS.

Cash in office, $91.85; in bank, $5,048.80; total		$5,140 65
Gross premiums in due course of collection		535 90
All other assets, viz.: Due for reinsurance on losses paid		106 94
Aggregate amount of all actual available Assets		**$5,783 49**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$3,297 28	
Deduct reinsurance thereon	627 82	
Net amount of unpaid losses and claims		$2,669 46
Salaries and other miscellaneous expenses, due and accrued.		481 38
All other liabilities, viz.: Reinsurance		828 70
Total liabilities		**$3,979 54**
Surplus beyond all liabilities		**1,803 95**
Aggregate Liabilities, including net surplus		**$5,783 49**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$7,454 41	
Deduct reinsurance	1,670 99	
Net cash received for premiums (all fire)		$5,783 42
Interest received on bonds and mortgages		206 70
Interest received from all other sources, viz.: Bank interest.		143 95
Membership fees		265 50
Aggregate Receipts during the year in cash		**$6,399 57**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$11,057 04	
Deduct salvages and reinsurances	2,225 72	
Net amount paid for losses (all fire)		$8,831 32
Salaries and other charges of officers, clerks and other employes		1,335 00
All other disbursements, viz.: Rent, $195; advertising, $125.73; printing, $88; postage, $97.78; miscellaneous, $531.34; total		1,037 85
Aggregate Disbursements during the year in cash		$11,204 17

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$2,311,987	.....
Written or renewed in 1899	1,137,049	$7,891 98
Totals	$3,449,036	.....
Deduct expirations and cancellations	697,191	.....
In force December 31, 1899	$2,751,845	.....
Deduct amount reinsured	565,371	.....
Net amount in force	$2,186,474	.....

Largest amount in any one hazard, $5,100.

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$35,896 71
Total losses paid since organization	20,329 48
Total amount of fire losses incurred during the year	13,873 87

Business in the State of New York during the year.

Fire risks written	$1,137,049 00
Premiums received	7,454 41
Losses paid	11,057 04
Amount of losses incurred	13,873 87

Companies Transacting No New Business.

Abstracts Compiled from the Statements of Fire, Fire Marine and Marine Insurance Companies Doing No New Business, Made to the Superintendent of the Insurance Department, Showing Their Condition on the 31st Day of December, 1899.

BROADWAY INSURANCE COMPANY.*

Nos. 80–82 WILLIAM STREET, NEW YORK.

[Organized November, 1849; commenced business December, 1849.]

J. S. FRELINGHUYSEN, President. HILARY R. CHAMBERS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)				$6,000 00
Interest accrued thereon				75 00
Stocks, Bonds, etc., owned by the Company.				
	Par value.	Carried at.	Market value.	
People's Gas Light & Coke Co. stock	$20,000 00	104½	$20,900 00	
Chicago, Milwaukee & St. Paul stock	30,000 00	117½	35,250 00	
Total par and market values	$50,000 00	.....	$56,150 00	$56,150 00
Cash in office, $955.87; in bank, $106,340.63; total				107,296 50
Interest due and accrued on stocks and bonds				515 50
Gross premiums in due course of collection				2,661 98
All other assets, viz.: Due for reinsurance on losses paid				1,330 00
Aggregate amount of all actual available Assets				**$174,028 98**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$3,031 00	
Losses resisted, including interest, cost and expenses	5,000 00	
Total amount of claims for losses	$8,031 00	
Deduct reinsurance thereon	681 00	
Net amount of unpaid losses and claims		$7,350 00
All other liabilities, viz.: Commissions and brokerage, $384.30; reinsurance, $100; total		484 30
Total liabilities, except capital and net surplus		**$7,834 30**
Joint-stock capital paid up in cash		**200,000 00**
Aggregate Liabilities, including paid up capital		**$207,834 30**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$72,096 56	
Deduct reinsurance ($22,429.36), rebate and return premiums	51,107 37	
Net cash received for premiums (all fire)		$20,989 19
Interest received on bonds and mortgages		300 00
Interest and dividends received from all other sources		7,336 06
Aggregate Receipts during the year in cash		**$28,625 25**

*All outstanding risks in this Company were reinsured in the Svea Fire and Life Insurance Company, of Gothenburg, Sweden, October 11, 1899.

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$86,005 44	
Deduct salvages and reinsurances	23,453 23	
Net amount paid for losses (all fire)		$62,552 21
Dividends paid		5,000 00
Commissions and brokerage		9,377 29
Salaries and other charges of officers, clerks and other employes		3,717 13
State, national and local taxes		1,437 21
All other disbursements, viz.: Loss on sale of securities		5,837 20
Aggregate Disbursements during the year in cash		**$87,921 04**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
Written or renewed in 1899	$3,322,090	$59,033 78
Deduct expirations and cancellations	1,445,534	27,527 75
In force October 30, 1899	$2,876,556	$31,506 03
Deduct amount reinsured	2,876,556	31,506 03

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,670,152 00
Total losses paid since organization	1,672,145 50
Total cash dividends declared since the Company commenced business.	1,383,000 00
Total par value of the Company's stock owned by the directors	125,000 00
Total amount of fire losses incurred during the year	33,399 29

Business in the State of New York during the year.

Fire risks written	$890,620 00
Premiums received	8,380 16
Losses paid	7,030 33
Amount of losses incurred	7,295 33
Amount paid the Comptroller for taxes on premiums	18 74

COMMERCIAL MUTUAL INSURANCE COMPANY.*

No. 132 NASSAU STREET, NEW YORK.

[Incorporated April, 1842; commenced business May, 1852.]

W. IRVING COMES, President. DARWIN R. JAMES, Secretary.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Marietta Run Coal & Coke Co.....	$3,000 00	$100 00	$100 00
Cash in bank.....			20,213 33
Interest due and accrued on deposits.....			378 11
Gross premiums in due course of collection.....			10 00
Bills receivable.....			100 00
All other assets, viz.: Salvages on paid losses.....			850 00
Aggregate amount of all actual available Assets.....			**$21,651 44**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$885 00	
Losses resisted, including interest, cost and expenses..	8,000 00	
Net amount of unpaid losses and claims.....		$8,885 00
Dividend in liquidation, uncalled for.....		468 50
Principal unpaid on scrip ordered to be redeemed.....		2,746 20
Interest unpaid to scripholders, due or to become due.....		2,782 31
All other liabilities, viz.: Salvage due other companies, $347.13; reserve for expenses and contingencies, $5,000; total		5,347 13
Total liabilities, except scrip.....		**$20,229 14**
Outstanding scrip.....		**59,614 60**
Aggregate Liabilities, including scrip.....		**$79,843 74**

III. RECEIPTS DURING THE YEAR.

Interest and dividends received from all other sources.....	$1,648 71
Aggregate Receipts during the year in cash.....	**$1,648 71**

IV. DISBURSEMENTS DURING THE YEAR.

Salaries and other charges of officers, clerks and other employes	$500 00
All other disbursements, viz.: Rent, legal expenses, etc.....	3,195 76
Aggregate Disbursements during the year in cash....	**$3,695 76**

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$15,646,863 99
Total losses paid since organization.....	9,466,234 63

*All outstanding risks in this Company were reinsured in the Providence-Washington Insurance Company, of Providence, R. I.

EXCHANGE FIRE INSURANCE COMPANY.*

No. 39 PINE STREET, NEW YORK.

[Incorporated April 9, 1853; commenced business May 18, 1853.]

G. W. MONTGOMERY, President. C. S. FOUNTAIN, Secretary.

Capital stock of the Company paid up, $200,010.

I. ASSETS.

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y. C. & H. R. R. R. Co. stock.	$10,000 00	$13,200 00	$8,700 00	
				$8,700 00
Cash in bank				8,004 77
Aggregate amount of all actual available Assets				**$16,704 77**

II. LIABILITIES.

Net amount of unpaid losses and claims	$3,500 00
Cash dividends to stockholders, unpaid	997 50
Salaries and other miscellaneous expenses, due and accrued	400 00
Total liabilities, except capital	**$4,897 50**
Joint-stock capital paid up	**200,010 00**
Aggregate Liabilities, including paid up capital	**$204,907 50**

III. RECEIPTS DURING THE YEAR.

Interest and dividends received from all other sources	$348 00
Received from all other sources, viz.: Sale of bonds	7,200 00
Aggregate Receipts during the year in cash	**$7,548 00**

IV. DISBURSEMENTS DURING THE YEAR.

State, national and local taxes	$252 18
All other disbursements, viz.: Advertising	33 60
Aggregate Disbursements during the year in cash	**$285 78**

*All outstanding risks in this Company were reinsured in the Royal Insurance Company of Liverpool, England, September 24, 1891.

FARRAGUT FIRE INSURANCE COMPANY.*

No. 346 BROADWAY, NEW YORK.

[Organized January 29, 1872; commenced business Janary 30, 1872.]

JOHN E. LEFFINGWELL, President. SAMUEL DARBEE, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$3,000 00
Interest accrued thereon	37 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
New York city 3½ per cent. gold bonds	$115,000 00	108¾	$125,062 50	
Long Island Loan & Trust Co. stk.	25,000 00	255	63,750 00	
Chicago, Milwaukee & St. Paul pref. stock	5,000 00	171	8,550 00	
Total par and market values.	$145,000 00	.....	$197,362 50	197,362 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Chesapeake & Ohio Ry. Co. gen. mtge. 4½ per cent. gold bonds..	$2,000 00	$1,920 00	$1,000 00	1,000 00
Cash in office, $36.23; in bank, $10,051.19; total				10,087 42
Aggregate amount of all actual available Assets				$211,487 42

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$330 00
Total liabilities, except capital and net surpus	$330 00
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	11,157 42
Aggregate Liabilities, including paid up capital and net surplus	$211,487 42

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$15,587 60	
Deduct reinsurance ($4,813.74), rebate and return premiums	9,451 00	
Net cash received for premiums (all fire)		$6,136 60
Interest received on bonds and mortgages		640 95
Interest and dividends received from all other sources		7,399 51
Received for rent		120 00
Aggregate Receipts during the year in cash		$14,297 06

*All outstanding risks in this Company were reinsured in the Lancashire Insurance Company, of Manchester, England, December 31, 1898. Company in voluntary liquidation.

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$13,682 15	
Deduct salvages and reinsurances	6,331 45	
Net amount paid for losses (all fire)		$7,350 70
Dividends paid		60,000 00
Commissions and brokerage		2,511 42
Salaries and other charges of officers, clerks and other employes		6,384 23
State, national and local taxes		613 03
All other disbursements, viz.: Rent, $896.61; adjusting, advertising, miscellaneous, $1,188.89; repairs, etc. to real estate, $81.75; total		2,167 25
Aggregate Disbursements during the year in cash		**$79,026 63**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$12,318,422	$119,147 32
Deduct expirations and cancellations	9,535,111	100,966 20
In force December 31, 1899	$2,783,311	$18,181 12
Deduct amount reinsured	2,783,311	18,181 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,892,462 13
Total losses paid since organization	1,960,404 81
Total cash dividends declared since the Company commenced business.	614,000 00
Total par value of the Company's stock owned by the directors	88,000 00
Total amount loaned to officers and directors	1,000 00

GREAT WESTERN (MARINE) INSURANCE COMPANY.*

No. 6 HANOVER STREET, NEW YORK.

[Organized September, 1855; commenced business October, 1855.]

J. RAYMOND SMITH, Secretary.

Capital stock of the Company paid up	$662,080 00	
Less paid in liquidation	518,302 50	
		$143,777 50

I. ASSETS.

Cash in bank	$12,361 39
Aggregate amount of all actual available Assets	**$12,361 39**

II. LIABILITIES.

Principal unpaid on scrip ordered to be redeemed	$2,600 00
Interest unpaid to scripholders, due or to become due	747 38
Cash dividends to stockholders, unpaid	362 20
Salaries and other miscellaneous expenses, due and accrued	6,000 00
Aggregate Liabilities	**$9,709 58**

III. RECEIPTS DURING THE YEAR.

Interest and dividends received from all other sources	$296 03
Aggregate Receipts during the year in cash	**$296 03**

IV. DISBURSEMENTS DURING THE YEAR.

Salaries and other charges of officers, clerks and other employes	$914 00
All other disbursements, viz.: Loan, $10,000; legal expenses, $3,573.77; interest, $123.34; paid stockholders in liquidation, $21,862.50; total	35,559 61
Aggregate Disbursements during the year in cash	**$36,473 61**

*This Company has reinsured its risks and retired from business.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY

(LIMITED).*

LONDON, ENGLAND.

JOHN L. KENDIG, Agent and Attorney, No. 45 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
U. S. reg. 4 per cent. bonds.....	$251,000 00	114	$286,140 00	$286,140 00
Cash in office, $31.50; in bank, $78.21; total.....				109 71
All other assets, viz.: Rents due and accrued, $300; due on loans, $268.50; total.....				568 50
				$286,818 21
Deduct doubtful assets.....				568 50
Aggregate amount of all actual available Assets.....				**$286,249 71**

II. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued.	$2,300 00
Total liabilities.....	**$2,300 00**
Surplus beyond all liabilities.....	**283,949 71**
Aggregate Liabilities, including net surplus.....	**$286,249 71**

III. RECEIPTS DURING THE YEAR.

Interest and dividends received from all other sources.....		$13,140 79
Received for rent.....		450 00
Received from all other sources.....		1,512 35
Received from home office.....	$2,432 50	
Aggregate Receipts during the year in cash.....		**$15,103 14**

IV. DISBURSEMENTS DURING THE YEAR.

Salaries and other charges of officers, clerks and other employes		$2,639 50
State, national and local taxes.....		275 41
All other disbursements, viz.: Rent, $220; commissions, $4.53; sundries, $143.65; investments, $1,135.63; traveling expenses, $266.50; express and postage, $24.31; total.....		1,794 62
Returned to home office	$98,125 00	
Aggregate Disbursements during the year in cash....		**$4,709 53**

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$12,184,599 00
Total losses paid since organization	7,022,615 04

*All outstanding risks were reinsured in Union Assurance Society, London, England, Hartford Fire, Conn., and Fire Association of Philadelphia.

INSURANCE COMPANY OF THE STATE OF NEW YORK.*

No. 82 WILLIAM STREET, NEW YORK.

[Organized February 17, 1895; commenced business December 29, 1896.]

J. S. FRELINGHUYSEN, President. H. R. CHAMBERS, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
Long dock 6 per cent. bonds.....	$20,000 00	142	$28,400 00	
Cin., Dayton & I. 5 per cent. bonds	10,000 00	113½	11,350 00	
Lehigh Valley terminal 5 p. c. bds.	10,000 00	113	11,300 00	
Iowa Falls & Sioux City 7 per cent. bonds	10,000 00	135	13,500 00	
Lehigh Valley 4½ per cent. bonds	5,000 00	110	5,500 00	
Knoxville & Ohio 6 per cent. bonds	10,000 00	124	12,400 00	
Chic. & Western Ind. 6 p. c. bonds	6,000 00	123	7,380 00	
Louisville, N. Alb. & Chic. 6 per cent. bonds	10,000 00	115	11,500 00	
Atchison, Top. & Santa Fe gen. 4 per cent. bonds.....	20,000 00	99	19,800 00	
Reading gen. 4 per cent. bonds....	10,000 00	86½	8,650 00	
People's Gas Light & Coke Co. stk.	20,000 00	104½	20,900 00	
Total par and market values..	$131,000 00	.....	$150,680 00	
				$150,680 00
Cash in office, $268.14; in bank, $22,799.80; total.....				23,067 94
Interest due and accrued on stocks and bonds.....				1,950 00
Gross premiums in due course of collection.....				40,819 71
Due for reinsurance on losses paid, etc.....				9,150 00
Aggregate amount of all actual available Assets....				**$225,667 65**

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$43,473 16	
Losses resisted, including interest, cost and expenses..	9,075 00	
Total amount of claims for losses	$52,548 16	
Deduct reinsurance thereon.....	2,896 33	
Net amount of unpaid losses and claims.....		$49,651 83
All other liabilities, viz.: Commissions and brokerage, $7,347.55; reinsurance, $7,000; total.....		14,347 55
Total liabilities.....		**$63,999 38**
Joint-stock capital paid up in cash.....		**200,000 00**
Aggregate Liabilities, including paid up capital.....		**$263,999 38**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$267,601 79	
Deduct reinsurance, rebate and return premiums.....	135,135 73	
Net cash received for premiums (all fire).....		$132,466 06

*All outstanding risks in this Company were reinsured in the Manhattan Fire Insurance Company, of New York, December, 1899.

Interest received on bonds and mortgages	$625 00
Interest and dividends received from all other sources	10,643 77
Received from all other sources, viz.: Sale of securities	3,700 00
Aggregate Receipts during the year in cash	**$147,434 83**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$271,778 70	
Deduct salvages and reinsurances	87,930 10	
Net amount paid for losses (all fire)		$183,848 60
Dividends paid		14,000 00
Commissions and brokerage		38,633 52
Salaries and other charges of officers, clerks and other employes		7,327 65
State, national and local taxes		5,088 48
All other disbursements		25,216 28
Aggregate Disbursements during the year in cash		**$274,114 53**

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1898	$21,078,321	$259,022 26
Written or renewed in 1899	20,620,918	256,665 69
Totals	$41,699,239	$515,687 95
Deduct expirations and cancellations	25,138,592	326,503 42
In force December 31, 1899	$16,560,647	$189,184 53
Deduct amount reinsured	16,560,647	189,184 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$928,190 10
Total losses paid since organization	736,314 69
Total cash dividends declared since the Company commenced business	44,000 00
Total par value of the Company's stock owned by the directors	118,400 00
Total amount of fire losses incurred dring the year	191,690 43

Business in the State of New York during the year.

Fire risks written	$1,604,279 00
Premiums received	16,538 96
Losses paid	27,069 47
Amount of losses incurred	33,685 00
Amount paid the Comptroller for taxes on premiums	143 37

MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

No. 21 NASSAU STREET, NEW YORK.

[Organized November 19, 1870; commenced business November 22, 1870.]

WILLIAM WOOD, President. J. GAUKRODGER, Secretary.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Cash in office, $188.66; in bank, $537.95; total	$726 61
Aggregate amount of all actual available Assets	**$726 61**

II. LIABILITIES.

Joint-stock capital paid up in cash	**$200,000 00**
Aggregate Liabilities, including paid up capital	**$200,000 00**

III. RECEIPTS DURING THE YEAR.

Interest and dividends received from all other sources	$21 10
Aggregate Receipts during the year in cash	**$21 10**

IV. DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses	$972 01	
Deduct salvages and reinsurances	150 41	
Net amount paid for losses (all fire)		$821 60
Salaries and other charges of officers, clerks and other employes		550 00
State, national and local taxes		49 27
All other disbursements, viz.: Sundries		693 20
Aggregate Disbursements during the year in cash		**$2,114 07**

NORWOOD INSURANCE COMPANY.*

No. 19 LIBERTY STREET, NEW YORK.

[Organized September 20, 1895; commenced business September 21, 1895.]

JOHN W. MURRAY, President. WILLIAM D. CARTER, Secretary.

Capial stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Carried at.	Market value.	
N. Y. city 3 per cent. Armory gold bonds	$25,000 00	100	$25,000 00	$25,000 00
Cash in bank				4,061 10
Interest due and accrued on stocks and bonds				125 00
All other assets, viz.: Due for reinsurance on losses paid				2,355 99
Aggregate amount of all actual available Assets				**$31,542 09**

II. LIABILITIES.

Net amount of unpaid losses and claims	$6,643 48
Total liabilities, except capital	**$6,643 48**
Joint-stock capital paid up in cash	**200,000 00**
Aggregate Liabilities, including paid up capital	**$206,643 48**

III. RECEIPTS DURING THE YEAR.

Gross cash premiums received	$705 63	
Deduct reinsurance, rebate and return premiums	35 54	
Net cash received for premiums (all fire)		$670 09
Interest and dividends received from all other sources		3,626 71
Received from all other sources, viz.: Miscellaneous		687 22
Aggregate Receipts during the year in cash		**$4,984 02**

IV. DISBURSEMENTS DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$4,893 43	$531 95	
Deduct salvages and reinsurances	398 66	3 09	
	$4,494 77	$528 86	
Net amount paid for losses			$5,023 63

*All outstanding risks were reinsured in the Providence-Washington Insurance Company of Providence, R. I.

Dividends paid	$120,000 00
Commissions and brokerage	100 99
Salaries and other charges of officers, clerks and other employes	2,495 20
State, national and local taxes	727 94
All other disbursements, viz.: Rent, $1,616.67; directors' fees, $750; miscellaneous, $2,259.22; total	4,625 89
Aggregate Disbursements during the year in cash	$132,973 65

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,386,497 34
Total losses paid since organization	554,380 80
Total cash dividends declared since the Company commenced business	150,000 00
Total par value of the Company's stock owned by the directors	153,575 00

Receivers' Statements.

Abstracts Compiled from the Statements of Receivers of Fire, Fire-Marine and Marine Insurance Companies of the State of New York, Made to the Superintendent of Insurance, for the Year Ending December 31, 1899.

BALTIC FIRE INSURANCE COMPANY.

No. 231 BROADWAY, NEW YORK.
WILLIAM H. KIPP, Receiver.

I. ASSETS.

Premium account	$9,460 34

II. LIABILITIES.

Claims for losses (disallowed), rent and counsel fees	$2,966 45

Dated, January 1, 1900.

HIGHLAND MUTUAL FIRE INSURANCE COMPANY.

NEWBURGH, NEW YORK.

CHARLES D. ROBINSON, appointed Receiver August 7, 1898.

I charge myself as follows:

With cash received from bank deposits	$9,813 64
With cash received from sale of chattels	152 10
With cash received from accounts collected	856 06
Total	**$10,821 80**

I credit myself as follows:

By expenses of receivership	$1,443 42
By money paid for fire losses, by order of court	3,481 95
By return premiums paid, by order of court	3,464 60
By claims paid, by order of court	799 23
By cash paid for protested check	16 07
By cash paid for counsel fees	875 44
By allowance to Brown and Cassidy	200 00
By my commissions as receiver	541 09
Total	**$10,821 80**

Receiver was finally discharged and his bond vacated by order of the court on October 24, 1899.

LONG ISLAND MUTUAL FIRE INSURANCE COMPANY.

PATCHOGUE, N. Y.

WALTER H. JAYCOX, Receiver.

Receiver reports for the period from April 26, 1898, to January 1, 1899.

I. ASSETS.

Capital stock notes	$79,275 00

II. LIABILITIES.

Claims for losses	$35,399 96
Other claims presented in pursuance of advertisement	4,756 39
Receiver's certificates issued for return premiums	4,030 96
Total	**$44,187 31**

Policies outstanding, amount	$367,958 50	
Premiums on same	4,003 33	

III. RECEIPTS.

On account of capital stock notes	$125 00
Sale of personal property	382 13
All other receipts	482 97
Total	**$990 10**

IV. DISBURSEMENTS.

Salaries	$396 42
State tax	168 99
Legal fees	125 00
Rent	90 26
Adjusting	53 50
Postage	67 29
Patchogue bank	54 01
Printing and advertising	46 64
Expressage	7 70
Miscellaneous	3 08
Total	**$1,012 89**

NEW YORK AND BOSTON INSURANCE COMPANY.

NEW YORK CITY.

REUBEN H. UNDERHILL, Receiver.

RECEIPTS.

Cash on deposit	$1,855 05	
Interest on deposit	32 41	
Rent of house in Brooklyn four months at $30 per month	120 00	
Total Receipts		$2,007 46

DISBURSEMENTS.

Taxes on Brooklyn house	$10 60	
Premiums on surety bond	50 00	
Repairs to Brooklyn house	111 50	
Commission, etc., to agent for collecting rent of house	7 88	
Cerk hire, copying papers, etc	23 00	
		202 98
Balance on hand		$1,804 48

The above accounting covers the period from May 15, 1898, to November 15, 1898.

NEW YORK BOWERY FIRE INSURANCE COMPANY.

No. 157 BROADWAY, NEW YORK.

GEORGE B. RHOADS, Receiver, No. 157 Broadway, New York.

Referee's report on final accounting:

(4) I have examined the accounts of said George B. Rhoads, together with the vouchers submitted on his behalf, and I find as follows:

(5) Pursuant to the statute in such cases made and provided, the Receiver has, every six months, and on the 21st days of May and November of every year, duly filed his semi-annual accounts; the same were duly referred to Referees to pass upon, and all of his semi-annual accounts have been audited and passed upon and approved by orders of this court down to the last semi-annual fiscal period, being the 21st day of November, 1898. Pursuant to said last accounting there was left in his hands in cash the sum of $3,487.75, and ten bonds of the Evansville and Indianapolis Railroad Company of the par value of $10,000, and of the market value of about $7,800 (the last sale taking place at 78 per cent.); that on December 7, said bonds having increased in value, the Receiver availed himself of the rise in the market and disposed of the same, obtaining therefor the sum of $9,487.50; that since filing his said last semi-annual report, and having the same duly confirmed by order of the court, the Receiver has necessarily expended in the affairs of the receivership the sum of $448.85, and in the payment of dividends on adjusted claims the sum of $2,488.24, making a total of $2,937.09; that there is therefore left in his hands the sum of $10,036.16. That since the filing of the final accounting the Receiver has further expended the sum of $97.60 for printing by F. R. Warley; but this amount is more than counterbalanced by a credit of $195.20, being interest on his deposits in the State Trust Company making additional amount of $97.60; which added to the sum of $10,036.16, leaves in his hands the sum of $10,133.76, which sum of money stands to his credit as Receiver of the New York Bowery Fire Insurance Company with the State Trust Company; that the Receiver has paid all the preferred creditors of the Bowery Fire Insurance Company in full, and he has paid 70 per cent. of the general creditors. * * *

(6) That the Receiver's accounts are in every respect true and correct. Vouchers have been submitted to me for every expenditure made. The affairs of the Receiver have been well, economically and successfully conducted, and the Receiver should receive a compensation of 5 per cent. on the total amount that has come into his hands; said amount being $71,346 19

The commissions allowed him would amount to..... $3,567 31
but he has received, pursuant to an order of the court, dated December 30, 1898, the sum of 1,500 00

on account of his commissions. The net amount payable to him or his estate will therefore be..... $2,067 31

(7) After hearing the testimony of Messrs. Van Schaick and Norton upon the subject of their bill as attorneys for the Receiver, and the documentary evidence introduced in corroboration of such testimony, I find that the bill of Messrs. Van Schaick and Norton, $2,500, for legal services rendered from the 21st day of May, 1897, down to the time of the Receiver's final

accounting, to wit., the 19th day of April, 1899, is fair and reasonable; that they have rendered valuable services to the Receiver, and have been professionally successful in the rendition of such services, and pursuant to the order of reference, I hereby determine their compensation at the sum of $2,500.

(8) I further report that during the pendency of this proceeding, and on the 10th day of June, 1899, the said Receiver, George B. Rhoads, departed this life at the city of New York, and that thereafter, on the 20th day of June, 1899, Elizabeth Rhoads was appointed his administratrix. That by order of this court, dated the 28th day of July, 1899, this proceeding was continued in the name of such administratrix. Hereto annexed I return the proof submitted to me, all of which is

Respectfully submitted.

WILBER McBRIDE, Referee.

Dated, New York City, August 24, 1899.

Receiver discharged by order of the court on September 6, 1899.

NEW YORK MUTUAL INSURANCE COMPANY.

No. 61 MAIDEN LANE, NEW YORK.

[Organized April 12, 1842; commenced business March 15, 1851.]

T. B. BLEECKER, Receiver.

I. ASSETS.

Cash in bank	$32,485 99

II. LIABILITIES.

Net amount of unpaid losses and claims and interest and expenses thereon	$12,500 00	
All other demands against company	7,500 00	
		$20,000 00

III. RECEIPTS.

Income from all sources	$1,138 82

IV. DISBURSEMENTS.

Salaries, etc	$150 00	
Rents, $266.67; petty cash, $20; premiums on Receiver's bonds, $75; total	361 67	
		$511 67

Dated, January 22, 1900.

PACIFIC MUTUAL INSURANCE COMPANY.

No. 56 WALL STREET, NEW YORK.

[Organized January, 1885.]

JACOB R. TELFAIR, Receiver.

I. ASSETS.

Cash in office and bank	$2,994 08
Collateral loans	3,000 00
U. S. bonds	67,500 00
	$73,494 08

II. LIABILITIES.

Losses unpaid	$10,039 75
Return premiums	4,913 56
Scrip and interest thereon	24,958 52
Receiver's dividends unpaid	3,255 85
Estimated expenses of dissolution	12,500 00
	$55,667 68

III. RECEIPTS.

Balance at last report	$189 24
Loans redeemed	2,500 00
Interest	1,477 50
	$4,166 74

IV. DISBURSEMENTS.

Office expenses, including salaries, rent and general petty expenses	$1,116 37
Sundry deferred dividends	56 29
Deposited as security for bonds required on appeal	2,500 00
	$3,672 66

V. CERTIFICATES.

Profits of the Company represented by scrip outstanding and scrip not delivered to policy holders		$204,270 50
Less Receivers dividends, 5 per cent. and 15 per cent.		40,797 81
Scrip not actually delivered, included above	$11,894 20	
		$163,472 69

Dated, December 31, 1899.

List of Individuals and Firms

FOR WHOM

AFFIDAVITS HAVE BEEN FILED IN THE INSURANCE DEPARTMENT DURING THE YEAR 1899, IN ACCORDANCE WITH THE PROVISIONS OF SECTION 137, LAWS OF 1892, AS AMENDED BY CHAPTER 611, LAWS OF 1894.

LIST OF INDIVIDUALS AND FIRMS.

CATTARAUGUS COUNTY.

Gaenselin, Fisher Glue Co..... Gowanda.

CORTLAND COUNTY.

New York Wire Cloth Co ..... Homer.

ERIE COUNTY.

Bank of Commerce..... Buffalo.
Buffalo Cold Storage Co.. do
Day Manufacturing Co.. Hamburg.
Eastern Elevator Co .... Buffalo.
Eastern Lumber Co..... Tonawanda.
Erie Preserving Co ..... North Collins and Fenton.
Milson Rendering and Fertilizer Co..... Buffalo.
N. Y. C. & H. R. R. R. Co. Buffalo Creek.
N. Y. C. & H. R. R. R. Co., City Elevators A & B. Buffalo.
Scholkopff Aniline and Chemical Co..... Buffalo.

ESSEX COUNTY.

North River Garnet Co. (Richards & Hooper).. Minerva.

FRANKLIN COUNTY.

International Paper Co., Altamont.
Tupper Lake Mfg. Co... Tupper Lake.

HERKIMER COUNTY.

International Paper Co.. Herkimer.

KINGS COUNTY.

Adler Veneer Seat Co... Brooklyn.
American Sugar Refining Co..... do
Balch, Price & Co..... do
Bedford & Co..... do
Bouland, Joseph H., & Co..... do
Brooklyn Cooperage Co.. do
Brooklyn Sanitary Co... do
Carsten, Henry, Offerman, et al..... do
Coe, E. Frank, Co..... Barren Island.
Conklin, John M., & Son. Brooklyn.
Expert Lumber Co..... do
Electric Mfg. Co..... do
Huber, J. M..... do
Journay & Burnham.... do
Loesser, Fred'k, & Co.. do
Manhattan Beach Hotel & Land Co..... Coney Island.
Namm, A. I..... Brooklyn.
National Wall Paper Co. do
New York Sanitary Utilization Co ..... Barren Island.
Palmer, L. M ..... Brooklyn.
Sea View R. R. Co ..... do
Strauss, Baron & Co .... do
Walter & Bell ..... do
White, Thomas F..... Barren Island.
Wild & Co., Joseph..... Brooklyn.

LEWIS COUNTY.

International Wall Paper Co ..... Greig.

MONTGOMERY COUNTY.

American Broom and Brush Co..... Fort Hunter.

NIAGARA COUNTY.

Sawyer, Wm. H., Lumber Co ..... North Tonawanda.
Silverthorne & Co ..... Tonawanda Island.
Skillings, Whitney & Barnes Lumber Co.... North Tonawanda.
Tyler Company, H. M.. do
White, Rider & Frost... Tonawanda Island.

NEW YORK COUNTY.

Abegg & Rush..... New York.
Abraham & Strauss.... do
Adler, Jacob, & Co..... do
Aitken, Son & Co..... do
Altman, B., & Co..... do
Andrews, B., & Co..... do
Arnold, Constable & Co. do
Autographic Registry Co ..... do
Campbell, Williams & Co ..... do
City Butter Works..... do
Claflin Co., The H. B... do
Clark & Snowden..... do
Cothing Co., The F. B.. do
Continental Paper Bag Co ..... do
Donally Mfg. Co ..... do
Dunham & Co., James.. do
Eisenberg, A. M..... do
Fashion Mfg. Co..... do

Finkelstein & Mooget..	New York.
Floersheimer & Roman..	do
Goldberg, B. B.....	do
Grosmer & Harris.....	do
Gunther, C. G., & Sons.	do
Harper Bros.....	do
Heine & Co.....	do
Hirschberg & Co.....	do
Hughes, B. G., & Bro...	do
Katz, Sigmund.....	do
Knoedler, M., & Co.....	do
Kohn & Baer.....	do
Leggett & Co., F. H....	do
Libbey & Ryken.....	do
Loewass & Co.....	do
Lord & Taylor.....	do
Macy, R. H., & Co.....	do
Manhattan Elec. Light Co	do
Martin & Co., M.....	do
Marquis, A., & Co.....	do
McCreery & Co.....	do
Meyer, Wm., & Co.....	do
National Wall Paper Co.	do
N. Y. C. & H. R. R. R. Co	do
Oelbermann, Dommerick & Co.....	do
Passavont & Co	do
Pearse, Frederick	do
Richter, H., Sons.....	do
Ridley & Sons, Edward.	do
Rosenthal, A. S., & Fried	do
Roseiff, Samuel.....	do
Rouss, Charles B.....	do
Ryer, James B.....	do
Ryle, William, & Co....	do
Schnitzler, B., & Co....	do
Schwarzenbach, Huber & Co.....	do
Seven Sutherland Sisters	New York.
Shayne, C. C., & Co.....	do
Shoninger Bros.....	do
Seigel Cooper Co.....	do
Sinnott, John.....	do
Simonson & Pachmer....	do
Stern Bros.....	do
Tarshanjian, H. S.....	do
The Bay State Hotel Co.	do
The Third Rail Co.....	do
Vantine, A. A., & Co..	do
Wolff & Schattman.....	do
Zinn Mary.....	do

QUEENS COUNTY.

Danube Mfg. Co	Long Island City.
National Starch Mfg. Co.	Glen Cove, L. I.
Wild, Joseph, & Co.....	Astoria, L. I.
Williamson, D. D., & Co.	Long Island City.

ROCKLAND COUNTY.

Crystal Salt Co. (The)...	Saltvale.
Falkenberg, Charles.....	Spring Valley.

SARATOGA COUNTY.

Liberty Wall Paper Co..	Northumberland.

SENECA COUNTY.

Waterloo Wagon Co.....	Waterloo.

ST. LAWRENCE COUNTY.

International Paper Co.	Piercefield.

SUFFOLK COUNTY.

American Fisheries Co..	Promised Land.

TOMPKINS COUNTY.

The Groton Carriage Co.	Groton.

WESTCHESTER COUNTY.

Hoefer, Meinchen & Baech.....	Yonkers.
Williams, C. M.....	Mamaroneck.

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FORTY-FIRST

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF NEW YORK.

PART II.

LIFE, CASUALTY, TITLE, CREDIT AND MORTGAGE GUARANTEE INSURANCE.

ALBANY:
JAMES B. LYON, STATE PRINTER.
1900.

STATE OF NEW YORK.

No. 56.

IN ASSEMBLY

APRIL 2, 1900.

FORTY-FIRST ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

STATE OF NEW YORK:

INSURANCE DEPARTMENT,
ALBANY, *April* 2, 1900.

Hon. SAMUEL F. NIXON,

Speaker of the Assembly:

SIR.—The annual report of the Superintendent of Insurance for the calendar year ending December 31, 1899, is herewith transmitted to the Legislature.

Very respectfully, your obedient servant,

FRANCIS HENDRICKS,

Superintendent of Insurance.

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[SEE INDEX AT END OF VOLUME.]

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SUPERINTENDENT'S REPORT.

PART II.

Life, Casualty, Title, Credit and Mortgage Guarantee Insurance.

STATE OF NEW YORK:

INSURANCE DEPARTMENT,
ALBANY, *April* 2, 1900.

To the Honorable the Legislature of the State of New York:

The Superintendent of Insurance has the honor to transmit herewith, for your consideration, the reports of the corporations authorized to transact the business of Life and Casualty Insurance in this State, pursuant to the Insurance Law, showing their condition and business for the calendar year ending December 31, 1899.

GENERAL SUMMARY.

Table No. I is a general summary of the business of life insurance for a series of years. It shows the number and amount of policies in force, together with the gross assets, liabilities and surplus of the life insurance companies of this and other States.

ASSETS.

Table No. II gives the assets of life insurance companies doing business in this State on December 31, 1899. The gross assets were $1,576,334,673.27, an increase of $125,217,758.98 as compared with the previous year. Of this amount New York State companies have $952,367,090.46, an increase of $78,067,368.52;

companies of other States, $623,967,582.81, an increase of $47,150,390.46. The aggregate of premium notes and loans shows an increase of $638,471.94 during 1899, while deferred and uncollected premiums have increased $2,689,313.93.

LIABILITIES.

Table No. III shows in detail the liabilities of the several companies, the totals of which, excepting $9,740,500 of capital stock, are $1,351,932,066.77. The increase during the year was $112,393,797.22. The liabilities of New York State companies as reported are $787,641,138.21; companies of other States, $564,290,928.56. The gross divisible surplus is: New York State companies, $164,725,952.25; companies of other States, $59,676,654.25; aggregate $224,402,606.50.

RECEIPTS.

From Table No. IV it appears that the aggregate receipts of New York State companies were $213,593,785.38, an increase over 1898 of $20,438,996.86; other States' companies, $142,352,220.00, increase, $14,696,380.87, making the gross receipts $355,946,005.38; and the gross increase over the receipts of the preceding year, $35,135,377.73. The net excess of receipts over disbursements for 1899 was $112,791,447.08; while for 1898 it was $102,295,371.00. The total premium receipts for 1898 were $252,717,033.61; for 1899, $283,038,362.11.

DISBURSEMENTS.

Table No. V shows the disbursements of the year to have been $243,154,558.30, an increase of $24,639,301.65 compared with the preceding year; $111,788,691.25 was paid for claims; $23,080,964.47 for lapsed and surrendered policies; $20,917,143.29 in dividends to policyholders; $745,062.60 in dividends to stockholders; $40,901,914.82 for commissions; $21,685,028.40 for salaries and

medical examiners' fees, and $24,035,753.47 for miscellaneous purposes. This classification shows that $155,786,799.01 was paid to policyholders, while the cost of management, including dividends to stockholders, was $87,367,759.29.

Policy Record.

Table No. VI presents the policy record for 1899, industrial business not included. The New York State companies issued 378,087 policies, insuring $809,923,228, and terminated 179,540 policies insuring $429,660,298. The companies of other States issued 254,617 policies, insuring $494,382,800, and terminated 135,462 policies, insuring $281,471,091. The aggregate of the above are 632,704 policies issued insuring $1,304,306,028, and 315,002 policies terminated, insuring $711,131,389. Compared with 1898 it appears that the companies issued 146,969 policies more last year, and increased the amount of insurance written $285,940,001. There were 27,106 more policies terminated in 1899 than in 1898, and $43,048,774 more insurance. The terminated policies are scheduled as follows:

	Number.	Amount.
Deaths	29,232	$80,487,308
Maturity	6,783	15,388,740
Expiry	9,790	31,533,428
Surrender	42,555	105,462,261
Lapse	158,878	285,204,282
Change	12,345	51,569,153
Not taken	55,419	141,486,217
Totals	315,002	$711,131,389

Increase and Decrease of Insurance.

Table No. VII shows the business done by each company as compared with the preceding year. The increase of policies is 317,702, and of insurance $593,181,952.

POLICIES CLASSIFIED.

Table No. VIII is an exhibit of the kind of policies issued by each company during 1899, excluding "industrial" business. It will be seen that at the close of 1899, the companies doing business in this State had 2,700,550 policies in force, insuring $6,265,908,078, classified as follows: Whole life, 1,862,438 policies, insuring $4,303,-939,941; endowment, 673,419 policies, insuring $1,451,121,609; all other, including term and irregular policies, 164,693 policies, insuring $462,054,170; total amount of additions to same, $48,-792,358.

BUSINESS IN THE STATE OF NEW YORK.

Table No. IX is an exhibit of the business done in this State by each company during the year 1899, including "industrial" business, and is as follows: Policies in force, 3,024,197, insuring $1,342,-903,736; issued during 1899, 861,775 policies, insuring $328,315,-897; premiums received, $49,626,380.82; claims incurred, $19,254,-336.09; claims paid, $19,021,112.98.

CASUALTY COMPANIES.

Table No. X shows the business of the thirty Casualty and Fidelity companies. The assets are reported to be $42,422,788.21; liabilities, except capital, $15,936,194.14; capital, $14,679,600; net surplus, $11,806,994.07; receipts, $21,355,327.67; disbursements, $18,759,470.77; risks in force, $3,830,881,917.

COMPANIES AUTHORIZED.

Table No. XII gives a complete list of the Life, Casualty, Fidelity and Real Estate Title Insurance Companies authorized to transact business in this State for the year ending December 31, 1899, with their location and officers.

Receipts and Expenditures.

Table No. XIII gives the receipts and expenditures of the Insurance Department for the fiscal year ending September 30, 1899, with the names and compensation of the employes.

The total receipts were..... $274,113 40
The total expenditures were..... ..... 181,877 68

Registered Life Policies.

The following tables gives the particulars of the registered policies of the Metropolitan Life Insurance Company of New York, and the several numbers and amounts issued and in force, with the reserve and deposits to meet the same, on the 30th day of June, 1899. This company has ceased to register its policies. Also the registered life policies of the Security Mutual Life Insurance Company of Binghamton, N. Y. This company did not commence to register its policies until June, 1899.

NAME OF COMPANY.	Policies issued from beginning.	Whole amount of insurance	Number of policies in force.	Amount of insurance in force.	Deposit.	Reserve.
Metropolitan	1,401	$4,548,760	19	$64,583	$100,000	$33,917
Security Mutual	13	48,000	13	48,000	25,000	1,183

Business of 1898 and 1899 Compared.

The following is an abstract of the statements, as tabulated, rendered by the Life and Stipulated Premium Life, Fidelity and Casualty companies for the year 1899, compared with similar companies for 1898.

Life Companies.

	1898.	1899.
Number	36	37
Assets	$1,451,116,914	$1,576,334,673

Reserve	$1,192,961,159	$1,296,507,958
All other liabilities	46,533,699	55,424,109
Total liabilities	$1,239,494,858	$1,351,932,067
Surplus	$211,622,055	$224,402,606
Capital stock	9,740,500	9,740,500
Premiums received	$252,717,033	$283,038,362
All other receipts	68,093,594	72,907,643
Total income	$320,810,627	$355,946,005
Claims paid	$98,656,662	$111,788,691
Dividends to policyholders	19,694,634	20,917,143
Paid for forfeited policies	26,436,307	23,080,964
Expenses	72,898,502	86,622,697
Dividends to stockholders	829,151	745,063
Total disbursements	$218,515,256	$243,154,558
Policies in force	2,364,597	2,700,550
Insurance in force	$5,630,053,311	$6,265,908,078

INDUSTRIAL RISKS.

COMPANIES.	1898.		1899.	
	Number of policies.	Amount insured.	Number of policies.	Amount insured.
Metropolitan	4,317,274	$591,427,272	4,855,756	$688,629,175
Prudential	2,924,526	333,992,200	3,406,189	389,039,257
John Hancock	956,382	124,923,200	1,069,197	141,609,904
Germania	4,302	546,639	4,003	512,492
Pacific Mutual	39,714	7,577,768	61,709	11,779,229
Totals	8,242,198	$1,058,467,079	9,396,854	$1,231,570,057

FIDELITY AND CASUALTY COMPANIES.

	1898.	1899.
Number of companies	26	30
Assets	$34,928,788	$42,422,788

Unearned premiums	$9,158,847	$10,465,252
All other liabilities	4,976,065	5,470,942
Total liabilities	$14,134,912	$15,936,194
Capital stock	$11,829,600	$14,679,600
Surplus	8,964,276	11,806,994
Premiums received	$16,845,522	$19,233,078
All other receipts	1,883,891	2,122,250
Total income	$18,729,413	$21,355,328
Claims paid	$6,449,824	$7,088,664
Dividends to stockholders	658,476	881,839
Expenses	9,469,208	10,788,968
Total disbursements	$16,577,508	$18,759,471

RECAPITULATION.

The following is a general recapitulation of the statements of assets, liabilities, except capital, capital, surplus and risks in force contained in Parts I and II of this the Forty-first Departmental Report:

COMPANIES.	No.	Assets.	Liabilities except capital.	Capital.	Surplus.	Risks in force.
Fire	173	$307,039,644	$142,960,530	* $80,501,957	$104,590,158	$21,393,967,542
Marine	13	17,207,306	4,480,946	200,000	12,526,361	202,921,981
Life	37	1,576,334,673	1,351,932,067	9,740,500	224,402,606	7,497,478,135
Casualty	30	42,422,788	15,936,194	14,679,600	11,806,994	3,830,881,917
Totals	253	$1,943,004,411	$1,515,309,737	$105,122,057	$353,326,119	$32,925,249,575

* This item includes the net assets or capital of Foreign Fire Insurance Companies of other countries, authorized to do business in this State.

COMPANIES ORGANIZED, REINCORPORATED, ADMITTED, EXAMINED AND THAT HAVE DISCONTINUED BUSINESS.

New York Life Insurance Companies and Casualty Insurance Companies organized and reincorporated since December 31, 1898.

NAME OF COMPANY.	Location.	Date of organization.	Authorized capital.
Bankers' Life Ins. Co.*	New York	Oct. 26, 1899.	$100,000
Security Mutual Life Ins. Co.	Binghamton, N Y	Dec. 29, 1899.	

Life and Casualty Insurance Companies and Credit Guaranty Corporations of other States and Foreign Countries admitted to transact business in New York since December 31, 1898.

NAME OF COMPANY.	Location.	Date of admission.	Authorized capital.
General Accident Assur. Corp.	Perth, Scotland.	May 2, 1899.	$250,000
Ocean Accident and Guar. Corp.†	London, Eng.	Nov. 2, 1899.	250,000
Union Surety and Guar. Co.	Philadelphia, Pa.	June 15, 1899.	250,000

Corporations of other States formerly operating in this State under the provisions of Article VI, Chapter 690, Laws of 1892, as amended, which have been admitted under the provisions of Article X of the Insurance Law to do a Stipulated Premium Life Insurance business.

NAME.	Location.	Date.
Fidelity Mutual Life Ins. Co.	Philadelphia, Pa.	Oct. 16, 1899.

EXAMINATIONS.

Preferred Accident Insurance Company, New York. Examined for the purpose of verifying annual statement. Report filed March 31, 1899.

* This company previously doing business as a co-operative life insurance company under Article VI, reincorporated as a life insurance company under Article II of the insurance law, as above.

† This corporation was admitted as a credit guarantee company under Article V, (subd. 2 of sec. 170) of the insurance law, on August 21, 1895, with a deposit of $202,000. It was admitted on November 2, 1899, to do a general casualty business including the above (see subd. 4 of sec. 70, as amended) under Art. 2 (subd's. 2, 3, 4, 5, 6, 7 and 8 of sec. 70.) with a deposit of $250,000. The first deposit of $202,000 will be held by the department until all policies issued under its license as a credit-guarantee company have expired.

Mutual Life Insurance Company, New York. Examined for the purpose of ascertaining its condition. Report filed April 7, 1899.

Preferred Accident Insurance Company. New York. Examined on increase of capital. Report filed April 21, 1899.

American Credit Indemnity Company, New York. Examined for the purpose of ascertaining its condition. Report filed June 28, 1899.

Preferred Accident Insurance Company, New York. Examined for the purpose of ascertaining its condition. Report filed June 20, 1899.

New York Life Insurance Company, New York. Examined for the purpose of verifying affidavit of officers as to the amount of business in force. Report filed June 30, 1899.

New York Life Insurance Company, New York. Examined for the purpose of ascertaining its condition. Report filed November 8, 1899.

Inter-State Casualty Company, New York. Examined for the purpose of ascertaining its condition. Report filed December 8, 1899.

Title and Guarantee Company, Rochester, N. Y. examined for the purpose of ascertaining value of realty and mortgage holdings. Report filed February 7, 1900.

Bond and Mortgage Guarantee Company, New York. Examined for the purpose of ascertaining value of realty and mortgage holdings. Report filed February 9, 1900.

Lawyers' Mortgage Insurance Company, New York. Examined for the purpose of ascertaining value of realty and mortgage holdings. Report filed February 9, 1900.

Lawyers' Title Insurance Company, New York. Examined for the purpose of ascertaining value of realty and mortgage holdings. Report filed February 9, 1900.

Long Island Title Guarantee Company, Brooklyn, N. Y. Examined for the purpose of ascertaining value of realty and mortgage holdings. Report filed February 10, 1900.

Inter-State Casualty Company, New York. Examined for the purpose of ascertaining its condition. Report filed March 5, 1900.

SECURITIES AND CASH TRANSFERRED BY THE DEPARTMENT TO RECEIVERS OF LIFE INSURANCE AND CREDIT GUARANTY COMPANIES AND ASSESSMENT LIFE INSURANCE ASSOCIATIONS IN ACCORDANCE WITH THE PROVISIONS OF CHAPTER 285, LAWS OF 1884, AND ORDERS OF COURT.

NAME OF COMPANY.	Name of receiver.	Bonds and mortgages credited for.	City and United States bonds, par value.	Cash.	Total securities and cash.
Atlantic Mut. Life Insurance Co....	Ed. Newcomb, Albany	.....	$100,000	$38,434 95	$138,434 95
Continental Life Insurance Co....	A. B. Hepburn, N. Y.	.....	81,950	45,107 58	127,057 58
Globe Mutual Life Insurance Co ...	Alden S. Swan, N. Y.	.....	100,000	29,173 00	129,173 00
Knick'bocker Life Insurance Co....	C. H. Russell, N. Y...	.....	86,250	21,012 20	107,262 20
Universal Life Insurance Co.....	N. D. Wendell, Albany	$5,000	64,200	34,002 28	103,202 28
West New York Life Ins. Co.....	D. W. Tomlinson and O. C. Parker, Batavia.....	31,724	.....	16,144 69	47,868 69
Homœpathic Mu. Life Ins. Co.....	Edwin M. Kellogg ...	50,000	50,000	1,126 79	101,126 79
Family Fund Soc.	Francis V. S. Oliver, New York.....	.....	25,000	.....	25,000 00
Life and Reserve Asso. of Buffalo.	Herman Waterman, Buffalo, N. Y.....	52,039	.....	1,115 63	53,154 63
Commercial Credit Guar. Co. of N. Y., (Jan. 11, 1895)...	Ign'z Boskowitz, N.Y.	.....	100,000	.....	100,000 00
Com'ercial Alliance Life Ins Co. of New York.....	William T. Gilbert...	100,000	.....	4,003 55	104,003 55
Manufacturers' Ac. Indem Co, Geneva, N. Y. ...	D. J. Van Auken.....	50,000	.....	.....	50,000 00
American Cas. Ins. and Security Co, Baltimore, Md...	S. B. Sharpe and J. O. Clark.....	.....	235,000	45,700 99	280,700 99
American Steam Boiler Ins Co, New York city..	H. S. Ward.....	.....	.....	102,224 40	102,224 40
New York Accidental Ins. Co...	J. E. Coe.....	.....	1,350	1,175 99	2,525 99
People's Life Ins Co	Francis P. Lowrey...	.....	10,000	.....	10,000 00
United States Mu. Accident Asso..	Henry Winth'p Gray.	.....	10,000	.....	10,000 00
Totals		$288,763	$863,750	$339,222 05	$1,491,735 05

Total Cash Dividends Paid by Department to December 31, 1899.

COMPANY.	Percentage.	Amount paid.
Atlantic Mutual, special		$88 51
American Popular	13	99,638 23
Commonwealth	65	59,450 99
Eclectic	19 4-10	62,631 93
Empire Mutual	100	86,763 95
Globe Mutual, special		2,075 00
Guardian Mutual	8	109,768 91
Hope Mutual	63	58,045 39
Knickerbocker, special		3,284 89
Merchants	100	58,655 53
National	40	111,705 06
New York State	100	42,740 59
North America	2	60,764 94
Reserve Mutual	100	58,926 33
Security	4½	109,023 60
Universal		1,896 24
Widows and Orphans'	25	63,491 22
World Mutual	53	94,392 89
Western New York	100	64,566 51
Total		$1,147,910 71

Cash and Securities Held in the Department December 31, 1899, on Account of Retired Life and Casualty Insurance Companies and Associations of this State.

COMPANY.	Cash.	Securities, par value.	Kind of securities.
American Popular	$764 84		
Atlantic Mutual	1,931 56		
Eclectic	2,039 01		
Excelsior		$2,000 00	United States bonds.
Globe Mutual	2,405 03		
Guardian Mutual	5,050 97		
Hope Mutual	302 84		
Knickerbocker	2,657 85		
Merchants'	3,074 11		
National	7,438 44		
North America, non-registered	3,904 15		
North America, special	714 29		
Security	9,449 95		
Universal	1,445 63		
Widows and Orphans'	1,487 46		
Mutual Benefit Associates	99 66		
New York Accidental	3 21		
Mercantile Credit Guarantee Co	7,306 29		
Reserve Mutual	289 61		
Lion Life Insurance Co	3,191 05		
Totals	$53,555 95	$2,000 00	

CHRONOLOGICAL TABLE.

Showing the names of the Companies that have withdrawn from business in this State since the organization of the Department.

NEW YORK LIFE INSURANCE COMPANIES WHICH HAVE CEASED DOING BUSINESS FROM DECEMBER 31, 1859, TO DECEMBER 31, 1899.

NAME OF COMPANY.	Ceased business.	Cause.
1868.		
Provident Fund and Life Ins. Co...	February 11	Substantially did no business. See report of this Department of 1868.
1870.		
Ben Franklin Life Insurance Co....	October 6	Reinsured in the United States Life Insurance Company.
Great Western Mutual Life Insurance Company.....	December 19	Closed at suit of Attorney-General. Hon. Francis M. Bixby, 501 Fifth ave., New York, Receiver, and since discharged.
1871.		
Farmers and Mechanics' Life Insurance Company.....	January 9	Closed at suit of Attorney-General. James H. Coleman, Esq., New York, Receiver.
American Tontine Life and Savings Insurance Company	May 2	Reinsured in Empire Mutual Life Insurance Company, Nathaniel Jarvis, Jr., Esq., New York, Receiver.
Standard Life Insurance Company..	July 27	Reinsured in Government Security Life Insurance Company.
Widows and Orphans' Benefit Life Insurance Company	October 19	Reinsured in Mutual Protection Life Assurance Society of the United States. Closed at suit of Attorney-General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver, March 8, 1877, who died January 1, 1890, and Thomas F. Mason, Albany, N. Y., appointed Receiver, February 6, 1890, by order of court. Receiver discharged by order of court March 22, 1898.
1872.		
Amicable Mutual Life Ins. Co.....	February 1	Reinsured in Guardian Mutual Life Insurance Company.
Empire Mutual Life Ins. Co	June 10	Reinsured in Continental Life Ins. Co., A. R. Hepburn, Receiver, No. 26 Nassau st., New York; discharged by order of court, dated August 11, 1886.
Mutual Protection Life Assurance Society of the United States, or Reserve Mutual Life Insurance Company	June 17	Changed name to "Reserve Mutual Life Insurance Company" February 13, 1871 (chapter 36 Laws of 1872), and reinsured in Guardian Mutual Life Insurance Company June 17, 1872. Closed at suit of Attorney-General. Hon Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877, who died January 1, 1890, and Thomas F. Mason, Albany, N. Y., appointed Receiver, February 6, 1890, by order of court. Receiver discharged by order of court March 18, 1897.
Craftsmen's Life Assurance Co.....	August 14	Reinsured in Hope Mutual Life Ins. Co., and Francis W. Worth, Esq., of New York, appointed Receiver by the Supreme Court at a suit of a judgment creditor.

Chronological Table—(*Continued*).

NAME OF COMPANY.	Ceased business.	Cause.
1872.		
Empire State Life Insurance Co....	September 18	Reinsured in the Life Association of America, St. Louis, Mo.
New York State Life Ins. Co	December 17	Reinsured in Guardian Mutual Life Insurance Company. Closed at suit of Attorney-General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver, March 8, 1887; discharged by order of court, June 28, 1887.
Excelsior Life Insurance Co.....	December 31	Reinsured in National Life Insurance Company of the United States, Washington, D. C.
Hope Mutual Life Insurance Co....	December 31	Reinsured in New Jersey Mutual Life Insurance Company. James W. Husted, Peekskill, N. Y., appointed Referee, January 15, 1880.
1873.		
Asbury Life Insurance Co.....	O	Discontinued; issued new policies. Closed at suit of Attorney-General, and Andrew V. Stout, Esq., No. 271 Broadway, New York, appointed Receiver, October 7, 1874.
Hercules Mutual Life Assurance Society of the United States	June 14	Closed on petition of Attorney-General. John H. Kitchen, Esq., No. 32 Wall street, New York, appointed Receiver by Supreme Court.
Eclectic Life Insurance Co.....	September 12	Closed at suit of stockholders. Philo P. Ruggles, Esq., No. 59 Liberty street, New York, appointed Receiver by Supreme Court. Receiver discharged September 8, 1885.
Guardian Mutual Life Ins. Co.....	October 30	Closed at suit of Attorney-General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver, March 8, 1887. Died January 1, 1890, and Thomas F. Mason, Albany, N. Y., appointed Receiver, February 6, 1890, by order of court. Receiver discharged by order of court, March 20, 1897.
National Life Insurance Company of New York	October 21	Closed at suit of stockholders. Eli Beard, Esq., of New York appointed Receiver by Supreme Court, and since discharged. Hon. James W. Husted, Peekskill, N. Y., appointed Referee, December 14, 1878.
Commonwealth Life Ins. Co.....	October 30	Reinsured in New Jersey Mutual Life Insurance Company of Newark, N. J. Thomas S. Moore, Esq., 102 Broadway, New York, Receiver appointed March 20, 1875.
World Mutual Life Ins. Co.....	December 23	Discontinued issuing new policies. Closed at suit of Attorney-General. Simon W. Rosendale, Esq., Albany, N. Y., appointed Receiver, April 5, 1877; discharged by order of court, granted October 28, 1887.
1874.		
Government Security Life Ins. Co..	February 10	Reinsured in North America Life Insurance Company, New York. H. R. Pierson, Receiver, Albany, N.Y.

CHRONOLOGICAL TABLE — (*Continued*).

NAME OF COMPANY.	Ceased business.	Cause.
1875.		
Merchants' Life Insurance Co.....	May 20	Reinsured by Edwin L. Alexander, Esq., New York, as Receiver, in the Globe Mutual Life Insurance Company, New York, May 20, 1875.
North America Life Ins Co.....	July 1	Closed at suit of Attorney-General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver, March, 1877; discharged by order of court, December 12, 1887.
1876.		
Continental Life Insurance Co.....	October 25	Closed at suit of stockholder. John J. Anderson, Esq., New York, appointed Receiver; afterwards W. R Grace, Esq., appointed Receiver, and subsequently John P. O'Neill, Esq., appointed Receiver; A P. Hepburn, No. 26 Nassau street, New York, appointed Receiver, February 27, 1883; discharged by order of court, August 11, 1886.
Security Life Insurance and Annuity Company.....	December 4	Closed at suit of Attorney-General. Hon. William H. Wickham, 31 Pine street, New York, appointed Receiver, December 14, 1876. Receiver since deceased.
1877		
American Popular Life Ins. Co.....	April 20	Reported to Attorney-General, and Company notified to discontinue business. E. Z. Laurence, Esq., 17 Broad street, New York, appointed Receiver, June 18, 1877. Receiver since deceased.
Atlantic Mutual Life Ins. Co.....	May 3	Reported to Attorney-General, and Company notified to discontinue business. Edward Newcomb, Esq., Albany, N. Y., appointed Receiver, August 6, 1877; discharged by order of Supreme Court, March 26, 1889. Receiver since deceased.
Universal Life Ins. Co.....	July 11	Hon. Nathan D. Wendell, Albany, N. Y., appointed Receiver, November 14, 1881; since deceased, and Mr. Harry M. Wendell, Albany, N. Y., appointed Receiver, January 14, 1886; discharged by order of court, February 2, 1888.
1879		
Globe Mutual Life Insurance Co....	May 29	Reported to Attorney-General, and Mr. James D. Fish, 80 Wall street, New York, appointed Receiver. Mr. Fish resigned his trust, and Alden H. Swan, 80 Wall street, New York city, was appointed Receiver, 1884, and discharged by order of court, January 31, 1888.
Western New York Life Insurance Co. of Batavia, N. Y.....	August 21	D. W. Tomlinson and O C. Parker, Batavia, N. Y., appointed Receivers, March, 1883; discharged by order of court, February 18, 1887.
Knickerbooker Life Ins. Co.....	January 1	Charles H. Russell, No. 52 William street, New York, appointed Receiver, December 29, 1882, and discharged by order of court, granted December 23, 1887.

Chronological Table — (*Continued*).

NAME OF COMPANY.	Ceased business.	Cause.
1887		
Homœpathic Mutual Life Ins. Co...	January 10	Ceased transacting new business. Edwin M. Kellogg, New York, appointed Receiver by order of Supreme Court June 25, 1888; discharged by order of court, granted October 23, 1890.
1894		
Commercial Alliance Life Ins. Co...	November 3	Closed at suit of Attorney-General, and William T. Gilbert, No. 32 Nassau street, New York, appointed Receiver by order of Supreme Court, granted November 3, 1894.
1895		
People's Life Ins. Co.....	.....	Organized August 2, 1895; never issued any policies, went into voluntary liquidation. Francis P. Lowery, New York, appointed Receiver, April 22, 1897.

LIFE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES WHICH HAVE CEASED DOING BUSINESS IN THIS STATE SINCE 1859.

NAME OF COMPANY.	Ceased business in this State.	Cause.
1862.		
Colonial Life Insurance Company, Edinburgh, Scotland.....	January 16	Withdrew from State.
1863.		
American Mutual Life Insurance Company, New Haven.....	October 28	Certificates of authority revoked by Superintendent; Talcott H. Russell, Receiver, New Haven, Conn.
1869.		
British Commercial Insurance Company, London, England.....	October —	F. M. Bixby, New York city, appointed Receiver, October 5, 1869.
International Life Assurance Society, London, England.....	April —	T. J. Creamer, New York city, appointed Receiver, April 7, 1869.
1870.		
United Security Life Insurance and Trust Company, Philadelphia....	December 31	Withdrew from State.
1871.		
Hahnemann Life Insurance Company, Cleveland	December 31	Withdrew from State, reinsured in Republic Life Insurance Company, Chicago.
Safety Deposit Life Insurance Company, Chicago	December 31	Withdrew from State.
1872.		
National Life Ins. Co., Chicago.....	September 27	Certificates of authority revoked by Superintendent.
International Life Insurance and Trust Company, Jersey City.....	December 26	Withdrew from State; reinsured in United States Life Insurance Company, New York.
Anchor Life Insurance Company, Jersey City.....	December 28	Certificates of authority revoked by Superintendent.
National Capital Life Insurance Company, Washington, D. C.....	December 31	Withdrew from State; reinsured in Penn Mutual Life, Pa.
1873.		
Economical Mutual Life Insurance Company, Providence, R. I.....	June 30	Certificates of authority revoked by Superintendent; reinsured in Republic Life Insurance Co., Chicago, Ill.
St. Louis Mutual Life Insurance Company, St. Louis, Mo	October 8	Certificates of authority revoked by Superintendent; reinsured in Mound City; afterward St. Louis Life Insurance Company, H. S. Relfe, Receiver, St. Louis, Mo.

CHRONOLOGICAL TABLE—(*Continued*).

NAME OF COMPANY.	Ceased business in this State.	Cause.
1874.		
American National Life and Trust Insurance Company, New Haven.	November 24	Certificates of authority revoked by Superintendent; Talcott H. Russell, Receiver, New Haven, Conn.
1875.		
Republic Life Insurance Company, Chicago, Ill.	January 1	Withdrew from State; certificate of authority for 1875 not renewed by Superintendent.
Teutonia Life Insurance Company, Chicago	August 13	Withdrew from State and certificates of authority revoked by Superintendent.
1876.		
Piedmont and Arlington Life Insurance Company, Richmond	March 6	Withdrew from State and certificates of authority revoked by Superintendent.
1877.		
Alliance Mutual Life Assurance Society of the United States, Leavenworth	January 1	Certificates of authority not renewed for 1877.
Missouri Valley Life Insurance Company	January 1	Certificates of authority not renewed for 1877.
New Jersey Mutual Life Insurance Company of Newark, N. J.	January 20	Certificates of authority revoked by Superintendent. Robert F. Stockton, Receiver, Newark, N. J.
Toledo Mutual Life Insurance Company, Toledo	February 15	Certificates of authority revoked by Superintendent.
Life Assoc'n of America, St. Louis.	April 9	Certificates of authority revoked by Superintendents; W. S. Relfe, St. Louis, Mo., Receiver.
Charter Oak Life Insurance Company, Hartford, Conn	July 16	Certificates of authority revoked by Superintendent; Company was permitted to collect renewal premiums through its agents until December 31, 1883, when the authority of the Superintendent was withdrawn; Isaac W. Brooks and E. A. Steadman, Hartford, Conn., Receivers.
Continental Life Insurance Company, Hartford, Conn	December 31	Withdrew from State.
1880.		
Hartford Life Ins. and Annuity Company, Hartford, Conn	December 31	Certificates of authority revoked by Superintendent.
1882.		
National Life Insurance Company of the United States	March 10	Certificates of authority not renewed for 1882, and agents notified to discontinue business March 10, 1882.
Maryland Life Insurance Company, Baltimore, Md	June 26	Withdrew from State.
Lion Life Insurance Company, London, England	December 31	Withdrew from State; reinsured its risks with the Equitable Life Assurance Society, New York.
1891.		
Imperial Life Insurance Company of Detroit, Mich	December 1	Withdrew from State; certificates of authority revoked by Superintendent.
1897.		
United States Industrial Insurance Company, Newark, N. J	January 1	Withdrew from State.
Kansas Mutual Life Insurance Company, Topeka, Kan.	December 31	Withdrew from State.
1900.		
Vermont Life Insurance Company, Burlington, Vt.	March 1	Ceased business; reinsured its risks in Metropolitan Life Insurance Company, New York.

Chronological Table.

CASUALTY COMPANIES THAT HAVE RETIRED SINCE DECEMBER 31, 1859.

NAME OF COMPANY.	Location.	Date of retirement.
Ætna Live Stock	Hartford	1868
Fidelity	New York	1867
Hartford Accident	Hartford	1876
Hartford Live Stock	Hartford	1868
New York Accidental	New York	1867
Railway Passenger	Hartford	1878
Travelers'	Providence	1867
United States Accident	Syracuse	1867
Accident Insurance Company of North America	Montreal, Canada	1888
American Steam Boiler Insurance Company	New York	1891
American Casualty Insurance and Security Co	Baltimore, Md	1893
American Employers' Liability Insurance Company	Jersey City, N. J	1895
Guarantors' Liability Indemnity Co. of Pennsylvania	Philadelphia, Pa	1897
New England Burglary Insurance Company	Boston, Mass	1897
National Surety Company	Kansas City, Mo	1897
*Interstate Casualty Co	New York	1898
CREDIT GUARANTY COMPANIES THAT HAVE RETIRED SINCE PASSAGE OF CHAPTER 690, LAWS OF 1892.		
United States Credit System Company	Newark	1894
National Credit Insurance Company	Minneapolis	1895
Mercantile Credit Guarantee Company	New York	1897

*Reinsured all risks in Pacific Mutual Life Insurance Company, December 31, 1898.

Abstracts of the annual statements of assessment and fraternal associations transacting business in this State will be published in a separate volume containing Parts III and IV of the Department report.

Conclusion.

Nothing of moment affecting the interests of companies appearing in this volume has occurred since my incumbency in office.

Respectfully submitted,

FRANCIS HENDRICKS,

Superintendent of Insurance.

STATISTICAL TABLES.

TABLE No. I.

Showing the number and amount of policies in force, excluding "Industrial policies," Gross Assets, Gross Liabilities and Surplus of all Life Insurance Companies of this State, and of other States transacting business in this State, separately and combined, from the year 1859 *to* 1899, *both inclusive.*

NEW YORK STATE COMPANIES.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities except capital.	Surplus as regards policyholders.
1859	8	23,690	$72,197,436	$11,629,085	$7,998,378	$3,630,706
1860	11	27,140	85,371,500	13,745,560	8,804,076	4,941,483
1861	11	28,446	86,134,147	15,010,497	9,268,556	5,741,941
1862	13	35,453	101,474,077	17,457,910	14,094,400	3,363,569
1863	13	49,831	140,628,427	20,262,506	15,026,794	5,235,710
1864	17	70,429	194,819,324	56,074,191	18,060,140	8,014,050
1865	18	101,780	289,846,317	33,230,840	24,205,934	9,024,905
1866	24	151,662	437,556,780	47,217,088	34,735,358	12,481,729
1867	28	206,966	612,721,431	65,522,979	45,967,249	19,555,729
1868	34	270,531	795,509,710	89,063,961	70,913,813	18,150,147
1869	41	334,188	944,744,816	113,154,364	92,683,066	20,471,297
1870	41	377,437	1,039,662,517	133,119,187	113,445,941	19,673,245
1871	39	387,365	1,059,593,408	150,543,824	129,218,264	21,325,559
1872	32	386,690	1,051,970,818	166,277,986	145,860,891	20,617,094
1873	27	385,781	1,051,099,364	180,895,403	158,516,342	22,379,060
1874	23	372,931	1,002,994,598	195,336,921	167,912,004	27,424,916
1875	20	357,619	966,725,968	203,132,744	174,378,107	28,754,636
1876	17	313,026	857,036,537	200,502,681	172,015,097	28,487,584
1877	15	284,786	782,895,565	201,342,801	171,812,054	29,530,746
1878	15	275,718	753,094,123	206,552,631	174,793,338	31,759,292
1879	12	261,799	730,648,500	202,562,832	169,675,366	32,887,465
1880	12	273,037	762,734,501	214,547,574	177,357,829	37,289,744
1881	12	289,172	815,276,388	225,966,512	187,050,970	38,915,541
1882	12	311,179	885,654,959	237,783,055	197,432,111	40,350,943
1883	12	341,397	979 070,669	251,973,410	209,556,977	42,416,432
1884	12	375,867	1,063,106,313	264,590,233	221,435,846	43,154,385
1885	12	422,061	1,173,605,617	287,238,270	235,884,570	51,353,699
1886	11	420,767	1,311,503,564	311,822,693	254,458,474	57,364,219
1887	11	484,068	1,493,737,936	335,740,439	294,391,346	*41,355,093
1888	11	544,256	1,695,600,659	367,145,277	320,218,714	46,926,562
1889	12	623,260	1,971,314,910	405,960,573	353,011,743	52,948,830
1890	12	710,326	2,245,407,088	444,402,281	390,574,113	53,828,167
1891	12	794,072	2,458,211,982	489,018,672	431,217,618	57,801,054
1892‡	12	†872,461	2,654,825,185	538,938,478	469,705,809	69,232,669
1893	12	974,860	2,894,564 931	582,514,074	511,715,847	70,798,227
1894	12	1,032,193	2,954,870,506	636,351,653	549,492,319	86,859,334
1895	12	1,064,752	2,992,086,732	689,420,488	588,467,641	100,952,847
1896	12	1,115,353	3,043,832,632	739,614,214	629,860,200	109,754,013
1897	12	1,211,053	3,177,868,951	801,879,708	687,020,233	114,859,475
1898	13	1,331,429	3,383,997,505	874,299,722	722,459,697	151,840,025
1899	14	1,519,368	3,740,859,833	952,367,090	787,641,138	164,725,952

OTHER STATES' COMPANIES.

1859	6	25,918	$69,300,541	$8,906,909	$7,466,557	$1,440,441
1860	6	28,906	78,331,955	10,370,127	8,355,796	2,014,330
1861	6	28,756	78,121,905	11,659,899	9,609,845	2,650,053
1862	5	29,799	82,488,499	12,655,422	9,697,058	2,968,363
1863	9	48,264	127,030,250	17,575,684	13,638,358	3,937,325
1864	10	76,300	200,883,730	22,953,106	16,658,090	6,295,016
1865	12	107,612	291,035,936	31,001,283	22,135,564	8,865,718
1866	15	153,728	427,519,096	44,369,940	30,853,164	13,516,776
1867	15	194,174	549,008,345	60,025,972	42,630,172	17,395,799
1868	21	267,063	733,474,974	86,198,368	64,893,144	21,305,223

* The apparent decrease in surplus in 1887 was due to change in standard of valuation from American experience, 4½ per cent., to combined experience, 4 per cent., as per Laws of 1884, chapter 341.

† Annuities heretofore included, now excluded.

‡ The assets, liabilities and surplus of companies transacting principally or solely the business of industrial insurance appear for the first time in this table, beginning with the year 1892.

TABLE No. 1—OTHER STATES' COMPANIES.—(*Continued*).

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities except capital.	Surplus as regards policyholders.
1869	28	322,384	$891,873,003	$114,612,661	$87,630,904	$26,981,757
1870	30	370,370	984,222,438	136,401,253	107,586,204	28,815,048
1871	29	397,995	1,041,868,426	152,014,375	125,333,517	26,680,858
1872	27	417,754	1,062,771,773	160,890,556	142,676,214	26,224,341
1873	29	431,300	1,034,927,814	179,245,281	153,034,585	26,210,695
1874	27	426,603	994,241,632	191,944,975	160,480,547	31,464,428
1875	25	417,006	955,317,178	200,010,237	167,952,845	32,057,392
1876	21	393,153	878,958,653	206,903,651	174,261,683	32,638,967
1877	19	348,310	773,209,758	195,077,789	163,004,438	32,073,351
1878	19	337,125	727,827,100	197,526,513	164,792,287	32,734,226
1879	19	333,687	709,312,665	198,952,961	166,562,704	32,390,256
1880	18	335,644	713,260,671	203,303,435	169,031,510	34,271,924
1881	17	338,093	724,572,193	203,310,947	169,813,325	33,407,621
1882	17	350,279	751,993,913	211,819,292	175,418,845	36,400,446
1883	17	364,262	784,659,346	219,832,510	181,950,850	37,881,660
1884	17	374,700	807,621,746	226,897,486	188,240,681	38,656,805
1885	17	392,630	849,911,871	236,426,418	195,030,621	41,395,787
1886	18	417,714	910,909,486	248,302,666	204,404,458	43,898,208
1887	18	445,785	980,769,184	259,933,039	228,860,466	*31,072,573
1888	18	477,375	1,065,976,469	274,602,593	242,172,128	32,430,465
1889	18	516,634	1,173,362,401	290,983,149	257,156,952	33,796,196
1890	18	562,569	1,297,548,663	308,826,479	273,915,285	34,211,194
1891	17	605,935	1,403,372,401	330,384,180	291,828,326	38,555,854
1892†	19	660,351	1,544,619,212	364,796,059	319,968,208	44,827,851
1893	20	696,179	1,616,471,619	389,343,150	343,592,191	45,750,959
1894	21	748,114	1,702,712,540	419,980,030	367,098,820	52,881,210
1895	23	813,056	1,826,084,213	452,999,438	394,202,111	58,797,327
1896	24	860,394	1,923,743,786	488,710,128	423,747,938	64,962,190
1897	23	944,188	2,077,856,594	532,171,636	461,229,097	70,942,540
1898	23	1,066,434	2,242,124,405	576,817,192	517,078,573	59,738,619
1899	23	1,181,182	2,525,048,245	623,967,583	564,290,929	59,676,654

COMPANIES OF THIS AND OTHER STATES COMBINED.

1859	14	49,608	$141,497,977	$20,536,084	$15,464,936	$5,071,148
1860	17	56 046	163,703,455	24,115,686	17,159,873	6,995 808
1861	17	57,202	165,256,052	26,670,397	18,278,402	8,391,994
1862	18	65,252	183,962,577	30,123,331	23,791,458	6,331,873
1863	22	98,095	267,658,677	37,837,190	23,665,153	9,173,036
1864	27	146,729	395,703,054	49,027,297	34,718,230	14,309,066
1865	30	209,392	580,882,253	64,232,123	46,341,499	17,890,623
1866	39	305,390	865,105,877	91,587,027	65,588,522	25,998,505
1867	43	401,140	1,161,729,776	125,548,951	88,597,422	36,951,529
1868	55	537,594	1,528,984,635	175,262,329	135,806,958	39,455,371
1869	69	656,572	1,836,617,818	227,767,025	180,313,971	47,453,054
1870	71	747,807	2,023,884,955	269,520,440	221,032,146	48,488,294
1871	68	785,360	2,101,461,834	302,558,199	254,551,781	48,006,418
1872	59	804,444	2,114,742,591	335,168,542	288,327,106	46,841,435
1873	56	817,081	2,085,027,178	360,140,684	311,550,927	48,589,756
1874	50	799,534	1,997,236,230	387,281,896	328,392,551	58,889,345
1875	45	774,625	1,922,043,146	403,142,981	342,330,952	60,812,028
1876	38	706,179	1,735,995,190	407,406,382	346,279,780	61,126,552
1877	34	633,096	1,556,100,323	396,420,590	334,816,492	61,604,098
1878	34	612,843	1,480,921,223	404,079,144	339,585,626	64,493,518
1879	31	595,486	1,439,961,165	401,515,793	336,238,074	65,277,721
1880	30	608,681	1,475,995,172	417,951,009	346,389,340	71,561,669
1881	29	627,265	1,539,848,581	429,277,459	356,864,296	72,413,163
1882	29	661,458	1,637,648,872	449,602,347	372,850,956	76,751,390
1883	29	705,659	1,763,730,015	471,805,920	391,507,827	80,298,093
1884	29	750,567	1,870,728,059	491,487,719	409,676,528	81,811,191
1885	29	814,691	2,023,517,488	523,664,678	430,915,191	92,749,486
1886	29	848,481	2,322,414,050	560,125,359	458,862,932	101,262,427
1887	29	929,853	2,474,507,120	595,679,477	523,251,812	*72,427,666
1888	29	1,021,631	2,761,577,128	641,747,870	562,390,842	79,357,027

* The apparent decrease in surplus in 1887 was due to change in standard of valuation from American experience, 4½ per cent., to combined experience, 4 per cent., as per Laws of 1884, chapter 341.

† The assets, liabilities and surplus of companies transacting principally, or solely the business of industrial insurance, appear for the first time in this table, beginning with the year 1892.

TABLE No. 1 — COMPANIES OF THIS AND OTHER STATES COMBINED — (*Concluded*).

YEAR.	Number of companies.	Number of polcies in force.	Amount of policies in force.	Gross assets.	Gross liabilities except capital.	Surplus as regards policyholders.
1889	30	1,139,894	$3,144,677,311	$696,943,722	$610,198,694	$86,745,026
1890	30	1,272,895	3,542,955,751	753,228,759	664,489,?98	88,739,362
1891	29	1,400,007	3,861,584,383	819,402,852	723,045,945	96,356,907
1892*	31	1,532,812	4,199,444,397	903,734,537	789,674,017	114,060,520
1893	32	1,671,039	4,511,036,550	971,857,224	855,308,038	116,549,186
1894	33	1,780,307	4,657,583,046	1,056,331,683	916,591,138	139,740,545
1895	35	1,877,808	4,818,170,945	1,142,419,926	982,669,752	159,750,174
1896	36	1,975,747	4,967,576,418	1,228,324,342	1,053,608,138	174,716,203
1897	35	2,155,241	5,255,725,545	1,334,051,344	1,148,249,330	185,802,015
1898	36	2,397,863	5,700,167,754	1,451,116,914	1,239,538,270	211,578,645
1899	37	2,700,550	6,265,908,078	1,576,334,673	1,351,932,067	224,402,606

* The assets, liabilities and surplus of companies transacting principally, or solely the business of industrial insurance, appear for the first time in this table, beginning with the year 1892.

TABLE No. II—ASSETS.

Summary, Analysis and Classification of the various items comprising the GROSS ASSETS *of Life Insurance Companies transacting business in this State, for the year ending December* 31, 1899.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES	Real estate.	Bonds and mortgages.	United States stocks and bonds.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
American Union	.....	$700 00	$114,000 00	$143,174 00	$885 06	$1,357 09	$92,197 83	$129,562 28	$2,109 99	$483,986 25
Bankers'	.....	73,000 00	127,755 75	157,587 50	316 00	3,687 92	44,731 51	39,825 96	900 62	447,805 26
Brooklyn	$599,975 00	370,095 00	.....	506,713 75	93,405 40	48,128 28	79,010 33	28,568 43	24,654 27	1,750,550 46
Equitable	38,632,227 11	36,994,231 92	892,700 00	158,881,362 00	19,806,289 17	.....	18,271,871 74	5,279,580 00	594,895 87	279,353,157 81
Germania	2,628,161 80	13,730,375 10	.....	7,104,532 11	1,294,090,14	....	542,162 13	499,961 93	296,964 30	26,097,247 51
Home	1,736,033 74	3,492,071 00	380,566 67	4,192,232 28	546,375 40	506,272 53	206,714 73	194,992 35	93,600 42	11,348,859 12
Manhattan	3,986,280 50	4,784,262 01	132,250 00	3,586,505 68	2,121,419 42	426,133 62	227,082 68	196,429 68	128,414 01	15,588,777 60
Metropolitan	9,986,737 59	16,852,325 00	189,925 00	19,716,942 77	122,905 66	637,335 63	2,043,435 31	1,019,746 00	501,487 78	51,070,840 74
Mutual	23,186,525 06	74,794,821 63	502,300 00	172,683,161 74	10,704,636 66	....	13,012,455 02	4,396.576 87	2,616,862 27	301,897.339 25
New York	17,082,000 00	36,297,517 19	843,750 00	149,640,535 87	14,836,164 27	1,850,402 11	10,050,049 19	4,460,813 00	1,389,116 59	236,450,348 22
Provident Savings Life	410,466 72	292,856 00	66,791 67	780,224 63	258,393 46	241,116 06	439,292 29	590,742 00	93,624 66	3,173,507 49
Security Mutual	9,966 45	324,347 00	7,500 00	245,400 00	23,733 72	.....	122,098 22	90,692 52	7,899 39	830,637 30
United States	518,600 00	4,802,750 00	201,250 00	1,556,927 26	388,239 07	88,884 63	140,401 54	173,832 65	90,615 85	8,024,501 00
Washington	5,356,682 95	7,777.975 00	.....	473.649 08	1,543,034 10	.....	265,801 96	288,741 19	143,648 17	15,849,532 45
Totals	$104,196,656 92	$200,586,326 85	$3,458,789 09	$519,668,948 67	$51,739,887 53	$3,803,317 87	$45,538,304 48	$17,390,064 86	$5,984,794 19	$952,367,090 46

TABLE No. II—ASSETS—(*Concluded*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and bonds	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Ætna, Conn.	$513,446 71	$22,203,920 76	$1,762,100 00	$18,072,157 24	$2,588,338 18	$495,617 84	$6,037,435 28	$451,801 82	$726,333 00	$52,851,150 83
Berkshire, Mass.	743,241 31	4,834,050 41	156,965 00	1,997,840 00	526,464 50	98,978 92	673,642 76	206,394 25	150,600 58	9,388,177 73
Conn. Gen., Conn.	266,252 77	2,121,248 59	.....	572,912 00	184,127 00	48,089 47	137,636 92	86,339 17	57,413 98	3,474,019 90
Conn. Mut., Conn.	11,611,937 33	26,192,657 64	.....	23,751,984 06	2,300 00	829,945 23	856,217 83	340,013 34	1,000,582 40	64,585,637 83
J. Hancock Mut, Mass.	1,510,529 23	4,801,652 74	.....	6,650,354 35	700,793 00	108,542 49	239,882 10	277,677 49	199,213 55	14,488,644 95
Mass. Mutual, Mass.	508,692 00	9,281,066 23	134,000 00	9,256,986 16	2,095,027 07	720,109 43	895,009 83	604,412 71	324,633 74	23,819,937 17
Mich. Mutual, Mich.	409,127 16	4,766,437 39	.....	28,500 00	576,431 06	83,345 33	217,962 85	74,739 38	139,357 65	6,295,900 82
Mutual Benefit, N. J.	3,217,849 98	32,697,443 32	579,655 00	15,416,007 58	11,199,352 97	4,571,424 28	862,440 87	798,890 40	1,126,130 97	70,469,195 37
National, Vt.	1,904,979 07	5,106,107 69	671,150 00	6,327,387 66	1,880,904 51	588,086 84	530,990 54	448,484 62	275,709 72	17,733,800 65
N. E. Mutual, Mass.	2,371,989 26	7,292,035 17	697,500 00	14,193,858 70	3,545,816 88	274,762 55	434,185 56	584,094 50	209,074 67	29,603,317 29
Northwest Mutual, Wis.	4,305,550 56	70,558,964 76	609,350 00	36,200,834 63	6,580,965 00	288,101 98	4,094,646 82	1,996,135 16	2,047,175 15	126,681,724 06
Pacific Mutual, Cal.	1,029,142 89	695,815 06	.....	1,375,125 00	148,452 29	36,616 47	129,804 04	99,503 44	142,452 72	3,656,911 91
Penn Mutual, Pa.	2,684,713 48	14,296,781 99	130,525 00	13,015,447 83	6,513,250 43	1,000,423 23	218,320 48	884,574 34	494,097 76	39,278,134 54
Phoenix Mutual, Conn.	1,093,239 36	6,015,586 57	.....	3,604,073 88	431,296 00	334,909 95	422,753 12	215,294 27	136,480 83	12,253,633 98
Pres. Min. F'd, Pa.	56,323 06	358,000 00	.....	499,107 00	57,284 89	.....	30,039 75	52,753 00	8,449 60	1,061,957 30
Prov. L. and T., Pa.	2,997,195 89	10,355,489 32	.....	17,630,007 00	7,788,005 43	12,996 04	164,283 64	771,125 10	318,887 34	40,037,989 76
Prudential, N. J.	4,731,683 32	11,638,754 18	115,000 00	12,843,720 30	408,585 74	64,322 42	2,813,792 89	1,009,673 88	323,227 68	33,948,760 41
Sec. Trust and L., Pa.	927,500 00	93,300 00	.....	92,955 00	5,810 90	36,467 43	18,600 66	101,512 00	8,281 99	1,284,427 98
State Mutual, Mass.	1,730,000 00	2,657,314 86	196,500 00	9,410,253 00	1,372,129 15	.....	196,413 07	379,513 10	182,487 97	16,124,611 15
Travelers', Conn.	2,049,222 72	5,981,842 52	.....	9,828,071 24	2,802,482 78	.....	1,139,935 55	600,446 40	213,893 30	22,615,894 51
Union Central, Ohio.	576,246 18	17,497,723 65	397,937 50	.....	2,330,429 27	988,619 04	599,214 77	420,770 09	674,118 02	23,485,058 52
Union Mutual, Me.	1,093,324 85	1,292,986 63	441,730 00	3,886,011 25	753,923 98	183,889 95	40,386 38	211,164 01	66,427 81	7,969,844 86
Totals	$46,332,187 13	$260,739,179 48	$5,892,412 50	$204,653,593 88	$52,492,171 03	$10,805,248 89	$20,753,595 71	$10,615,312 47	$8,825,030 43	$621,108,731 52
OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.										
Fidelity Mutual, Pa.	$1,309,806 08	$222,487 00	.....	$558,030 34	$236,889 39	$65,891 57	$92,274 94	$354,972 08	$18,499 89	$2,858,851 29
Totals N. Y. State life insurance companies.	$104,196,656 92	$200,586,326 85	$3,458,789 09	$519,668,948 67	$51,739,887 53	$3,803,317 87	$45,538,304 48	$17,390,064 86	$5,984,794 19	$952,367,090 46
Totals L. Ins. Cos. of other States.	46,332,187 13	260,739,179 48	5,892,412 50	204,653,593 88	52,492,171 03	10,805,248 89	20,753,595 71	10,615,312 47	8,825,030 43	621,108,731 52
Totals other States stipulated Prem. life Ins. Cos.	1,309,806 08	222,487 00	.....	558,030 34	236,889 39	65,891 57	92,274 94	354,972 08	18,499 89	2,858,851 29
Aggregate.	$151,838,650 13	$461,547,993 33	$9,351,201 59	$724,880,572 89	$104,468,947 95	14,674,458 33	$66,384,175 13	$28,360,349 41	$14,828,324 51	$1,576,334,673 27

TABLE No. III—Liabilities.

Showing the nature of all the Liabilities *of Life Insurance Companies transacting business in this State for the year ending December* 31, 1899.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Claims adjusted and unadjusted.	Claims resisted.	Unpaid dividends.	Reinsurance reserve department valuation.	All other claims.	Total liabilities except capital.	Gross divisible surplus.	Capital stock.
American Union	$54,500 00	.....	.....	$261,364 00	$99,399 14	$415,263 14	$68,723 11	$500,000 00
Bankers'	1,000 00	$15,600 00	.....	250,367 00	17,450 50	283,817 50	163,937 76	100,000 00
Brooklyn	5,610 00	.....	$996 56	1,566,904 00	8,210 82	1,581,721 38	168,829 08	125,000 00
Equitable	2,084,535 03	148,850 00	105,553 00	216,225,257 00	349,896 00	218,914,091 03	60,439,066 78	100,000 00
Germania	109,435 21	9,186 60	41,167 56	22,768,665 00	98,845 36	23,027,299 73	3,069,947 78	200,000 00
Home	62,277 90	20,000 00	3,935 36	10,039,126 00	20,241 44	10,145,580 70	1,203,278 42	125,000 00
Manhattan	112,543 48	47,467 00	17,495 77	13,961,201 00	38,513 87	14,177,221 12	1,411,556 48	100,000 00
Metropolitan	81,332 04	70,876 25	4,052 00	40,853,886 00	2,407,214 77	43,417,361 06	7,653,479 68	2,000,000 00
Mutual	1,286,112 18	306,501 00	87,386 18	248,984,609 00	1,100,181 98	251,764,790 34	50,132,548 91	.....
New York	2,029,231 25	28,000 00	251,461 15	192,024,281 00	4,189,590 35	198,522,563 75	37,927,784 47	.....
Provident Savings Life	101,762 00	49,000 00	.....	2,481,461 00	18,182 61	2,650,345 61	523,161 88	100,000 00
Security Mutual	34,500 00	10,000 00	.....	151,737 00	66,756 83	262,993 83	567,648 47	.....
United States	82,745 69	10,475 51	15,352 00	7,229,291 00	22,815 42	7,360,679 62	663,821 38	440,000 00
Washington	102,973 16	.....	.....	15,006,193 00	8,243 24	15,117,409 40	754,425 05	125,000 00
Totals	$6,148,497 91	$715,356 36	$527,399 58	$771,804,342 00	$8,445,542 33	$787,641,138 21	$164,725,952 25	$3,915,000 00

TABLE No. III — LIABILITIES — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Claims adjusted and unadjusted.	Claims resisted.	Unpaid dividends.	Reinsurance reserve department valuation.	All other claims.	Total liabilities except capital.	Gross divisible surplus.	Capital Stock.
Ætna, Conn	$220,414 00	$26,128 00	$759,239 34	$43,595,395 00	$2,154,285 38	$46,755,461 72	$6,095,689 11	$1,750,000 00
Berkshire, Mass	35,966 73	10,000 00	659 20	8,517,529 00	26,242 08	8,590,397 01	797,780 72	25,500 00
Connecticut-General, Conn	22,042 00	.....	1,733 16	2,936,054 00	14,567 31	2,974,396 47	499,623 43	150,000 00
Connecticut-Mutual, Conn	313,220 50	55,452 00	888,967 56	53,724,150 00	2,395,506 18	57,377,296 24	7,208,341 59	.....
John Hancock Mutual, Mass	15,560 00	15,000 00	22,517 03	12,399,271 00	478,176 77	12,930,524 80	1,558,120 15	.....
Massachusetts Mut., Mass	76,811 00	.....	144,778 26	21,430,289 00	185,184 28	21,837,062 54	1,982,874 63	.....
Michigan Mutual, Mich	.....	.....	650 68	5,997,474 10	29,191 73	6,027,316 51	268,584 31	250,000 00
Mutual Benefit, N. J	393,892 68	21,000 00	371,774 75	63,960,112 00	96,722 72	64,843,502 15	5,625,693 22	.....
National, Vt	52,664 70	3,500 00	11,555 80	15,373,275 14	422,200 68	15,863,196 32	1,870,604 33	.....
New England Mut., Mass	157,145 00	3,500 00	149,486 58	26,497,388 00	.....	26,807,519 58	2,795,797 71	.....
Northwestern Mut, Wis	322,246 47	40,600 00	185,758 45	98,528,643 00	22,069,778 40	121,147,026 32	5,534,697 74	.....
Pacific Mutual, Cal	19,770 00	7,000 00	.....	3,211,939 59	170,870 28	3,409,579 87	247,332 04	200,000 00
Penn. Mutual, Pa	160,709 00	.....	60,610 21	33,499,972 00	390,619 10	34,111,910 31	5,166,224 23	.....
Phœnix Mutual, Conn	37,197 00	.....	.....	11,509,570 00	168,942 00	11,715,709 00	537,924 98	.....
Presbyterian Minn. F'd, Pa	5,320 00	.....	.....	818,229 00	6,005 00	829,554 00	232,403 30	.....
Providence Life and Tr. Pa	88,337 19	8,435 30	53,346 02	33,732,855 00	538,702 73	34,421,676 24	5,616,313 52	1,000,000 00
Prudential, N. J	40,239 68	23,393 03	4,706 77	25,083,968 00	2,782,030 39	27,934,337 87	6,014,422 54	2,000,000 00
Security Tr. and Life, Pa	63,250 00	27,600 00	.....	545,938 00	111,798 76	748,586 76	535,841 22	350,000 00
State Mutual, Mass	23,854 00	3,500 00	.....	14,487,207 00	.....	14,514,561 00	1,610,050 15	.....
Travelers, Conn	85,511 17	24,550 00	.....	19,446,361 00	1,813,393 11	21,369,815 28	1,246,079 23	.....
Union Central, Ohio	56,086 00	58,448 00	9,338 93	20,109,003 00	227,537 43	20,460,413 36	3,024,645 16	100,000 00
Union Mutual, Me	114,329 93	2,000 00	3,927 83	7,264,477 00	23,136 37	7,407,871 13	561,973 73	.....
Totals	$2,304,567 05	$330,106 33	$2,669,050 57	$522,669,099 83	$34,104,890 70	$562,077,714 48	$59,031,017 04	$5,825,500 00

TABLE No. III — Liabilities — (*Concluded*).

OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

COMPANIES.	Claims adjusted and unadjusted.	Claims resisted.	Unpaid dividends.	Reinsurance reserve department valuation.	All other claims.	Total liabilities except capital.	Gross divisible surplus.	Capital stock.
Fidelity Mutual, Pa.....	$133,748 15	$11,000 00	$181 38	$2,034,516 00	$33,768 55	$2,213,214 08	$645,637 21	.....
Totals N. Y. State Life Ins. Cos	$6,148,497 94	$715,356 36	$527,399 58	$771,804,342 00	$8,445,542 33	$787,641,138 21	$164,725,952 25	$3,915,000 00
Totals Life Ins. Cos. of other States	2,304,567 05	330,106 33	2,669,050 57	522,669,099 83	34,104,890 70	562,077,714 48	59,031,017 04	5,825,500 00
Totals other States Stipulated Prem. L. Ins. Cos.	133,748 15	11,000 00	181 38	2,034,516 00	33,768 55	2,213,214 08	645,637 21	.....
Aggregate.....	$8,586,813 14	$1,056,462 69	$3,196,631 53	$1,296,507,957 83	$42,584,201 58	$1,351,932,066 77	$224,402,606 50	$9,740,500 00

TABLE No. IV — RECEIPTS.

Showing the nature of the RECEIPTS *of Life Insurance Companies transacting business in this State for the year ending December* 31, 1899.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Premiums.	Interest and dividends.	Received for rent.	Received from all other sources.	Total receipts.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
American Union	$311,756 67	$13,565 05	.....	$2,155 10	$327,476 82	.....	$56,490 51
Bankers'	451,087 69	9,372 44	.....	36,153 05	496,613 18	$86,891 52	.....
Brooklyn	207,469 13	50,706 25	$27,221 08	9,823 06	295,219 52	33,708 94	.....
Equitable	42,366,814 35	9,190,577 00	2,027,742 45	293,067 06	53,878,200 86	18,995,274 87	.....
Germania	3,311,435 30	1,021,400 25	161,435 82	50,164 78	4,544,436 15	966,373 45	.....
Home	1,889,189 64	434,863 50	48,077 45	.....	2,372,130 59	725,243 50	.....
Manhattan	1,952,975 25	527,807 51	191,306 15	35,349 66	2,707,438 57	338,140 25	.....
Metropolitan	26,591,651 47	1,579,425 33	454,994 89	172,642 76	28,798,714 45	6,964,083 12	.....
Mutual	44,524,519 22	11,184,515,39	1,000,741 65	2,180,300 95	58,890,077 21	20,202,596 53	.....
New York	42,138,502 47	9,328,255 78	890,805 01	13,700 00	52,371,263 26	19,625,894 07	.....
Provident Savings Life	3,108,480 45	92,186 36	26,174 31	112,770 53	3,339,611 65	382,308 30	.....
Security Mutual	568,876 65	23,205 60	841 66	158,387 44	751,311 35	242,411 78	.....
United States	1,306,535 24	342,818 77	31,272 97	5,914 05	1,686,541 03	119,066 47	.....
Washington	2,295,182 56	577,272 84	250,692 68	11,602 66	3,134,750 74	525,903 34	.....
Totals	$171,024,476 09	$34,375,972 07	$5,111,306 12	$3,082,031 10	$213,593,785 38	$69,.97,856 14	$56,490 51

TABLE No. IV—Receipts—(*Concluded*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Premiums.	Interest and Dividends.	Received for rent.	Received from all other sources.	Total receipts.	Excess of receipts over disbursements.	Excess of disbursements over receipts.
Aetna, Conn.	$6,268,084 70	$2,304,951 24	$37,740 17	$907,948 64	$9,518,724 75	$2,414,268 09	
Berkshire, Mass.	1,913,570 48	349,632 84	35,707 46	4,973 37	2,303,884 15	617,545 33	
Connecticut General, Conn.	495,136 47	156,108 11	7,534 55	9,119 46	667,898 59	249,115 11	
Connecticut Mutual, Conn.	4,932,559 33	2,626,271 73	362,775 55	88,701 14	8,010,307 75	570,811 40	
John Hancock Mutual, Mass.	7,209,289 56	510,181 29	122,291 65	1,380 51	7,843,143 01	1,953,165 93	
Massachusetts Mutual, Mass.	4,328,648 45	957,727 68	23,461 86	20,472 96	5,330,310 95	1,650,195 50	
Michigan Mutual, Mich.	1,081,004 69	333,712 53	20,033 35	5,195 90	1,439,946 47	428,752 18	
Mutual Benefit, N. J.	9,956,807 49	3,321,546 10	158,578 13	44,785 39	13,481,717 11	3,153,394 81	
National, Vt.	3,548,821 93	658,923 26	105,570 16		4,313,315 35	1,549,176 16	
New England Mutual, Mass.	3,794,598 15	1,096,963 36	125,081 53	1,984 90	5,018,627 94	1,218,735 04	
Northwestern Mutual, Wis.	18,993,731 36	5,230,040 07	334,043 72	47,328 31	24,605,143 46	11,316,136 67	
Pacific Mutual, Cal.	1,067,860 40	112,119 19	41,973 59	466,800 76	1,688,753 94	274,920 68	
Penn Mutual, Pa.	7,634,247 45	1,657,892 66	154,575 21	136,453 98	9,583,169 30	3,908,931 69	
Phœnix Mutual, Conn.	2,180,644 09	576,381 68	47,507 09	10,020 42	2,814,553 28	552,497 34	
Presbyterian Ministers' Fund, Pa.	161,047 65	37,300 81	12,021 69		210,370 15	107,079 07	
Provident Life and Trust, Pa.	5,132,802 17	1,551,607 94	33,506 10	198,967 41	6,916,883 62	2,594,407 25	
Prudential, N. J.	19,028,792 16	1,247,400 83	236,684 95	73,321 90	20,586,199 84	4,840,587 18	
Security Trust and Life, Pa.	597,056 16	11,145 47	85,224 01	46,082 85	739,508 49	217,433 51	
State Mutual, Mass.	2,868,273 39	596,925 40	95,436 92	681 30	3,561,317 01	1,146,666 96	
Travelers', Conn.	3,064,861 17	923,607 56	105,789 42		4,094,258 15	1,669,429 10	
Union Central, Ohio.	4,392,888 83	1,317,455 03	28,023 14		5,738,367 00	2,376,978 90	
Union Mutual, Me.	1,444,862 27	304,368 27	21,286 98	63,401 64	1,833,919 16	405,332 57	
Totals.	$110,095,588 35	$25,882,263 05	$2,194,847 23	$2,127,620 84	$140,300,319 47	$43,215,560 47	
OTHER STATES' STIPULATED PREMIUM LIFE INSURANCE COMPANIES.							
Fidelity Mutual, Pa.	$1,918,297 67	$57,405 16	$61,211 69	$14,986 01	$2,051,900 53	$334,480 98	
Totals N. Y. State Life Ins. Cos.	$171,024,476 09	$34,375,972 07	$5,111,306 12	$3,082,031 10	$213,593,785 38	$69,297,896 14	$56,490 51
Totals Life Ins. Cos. of other States	110,095,588 35	25,882,263 05	2,194,847 23	2,127,620 84	140,300,319 47	43,215,560 47	
Totals other States stipulated Prem. Life Ins. Cos.	1,918,297 67	57,405 16	61,211 69	14,986 01	2,051,900 53	334,480 98	
Aggregate	$283,038,362 11	$60,315,640 28	$7,367,365 04	$5,224,637 95	$355,946,005 38	$112,847,937 59	$56,490 51

TABLE V—Disbursements.

Summary, Analysis and Classification of the various items comprising the Gross Disbursements *of Life Insurance Companies transacting business in this State for the year ending December* 31, 1899.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Claims paid.	Lapsed, surrendered and purchased policies.	Dividends to policyholders.	Dividends to stockholders.	Commissions.	Salaries, medical fees and other charges of employees.	All other disbursements.	Total disbursements.
American Union	$140,908 75	$3,308 78	$308 84	----------	$111,315 35	$83,961 55	$44,164 06	$383,967 33
Bankers	148,655 85	36,080 71	1,241 98	----------	128,336 22	53,605 90	41,801 00	409,721 66
Brooklyn	148,843 00	24,554 65	4,540 66	$8,750 00	18,299 34	21,343 66	35,179 27	261,510 58
Equitable	15,867,193 74	5,185,538 02	3,054,809 68	7,000 00	5,263,532 36	1,525,940 96	3,978,911 23	34,882,925 99
Germania	2,134,910 17	317,938 30	176,776 08	24,000 00	359,194 87	298,437 65	267,705 63	3,578,962 70
Home	761,592 68	112,091 42	164,714 37	15,000 00	257,463 44	195,002 18	141,023 00	1,646,887 09
Manhattan	1,251,302 96	334,779 97	65,029 15	16,000 00	226,572 44	213,337 52	262,266 28	2,369,298 32
Metropolitan	8,577,999 39	426,739 61	693,683 55	140,000 00	4,381,508 77	4,635,458 60	2,979,241 41	21,834,631 33
Mutual	19,993,857 35	4,317,002 05	2,058,177 15	----------	6,687,697 92	2,468,098 71	3,073,647 50	38,597,480 68
New York	16,022,767 48	3,415,460 36	2,768,748 83	----------	5,583,793 72	2,597,850 81	2,356,742 99	32,745,369 19
Provident Savings Life	1,334,773 93	148,543 94	167,254 40	6,977 60	577,850 22	385,011 29	336,891 97	2,957,303 35
Security Mutual	198,306 60	2,768 62	5,274 00	----------	161,546 97	45,631 13	95,372 25	508,899 57
United States	760,115 53	169,159 50	125,344 90	30,800 00	183,666 90	172,805 10	125,582 63	1,567,474 56
Washington	1,324,192 54	182,449 53	200,916 41	8,750 00	324,181 38	259,612 90	308,744 64	2,608,847 40
Totals	$68,661,529 97	$14,676,415 46	$9,486,820 00	$257,277 60	$24,261,964 90	$12,956,097 96	$14,016,273 86	$144,352,379 75

TABLE No. V — Disbursements — (*Concluded*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Claims paid.	Lapsed, surrendered and purchased policies.	Dividends to policyholders.	Dividends to stockholders.	Commissions.	Salaries, medical fees and other charges of employees.	All other disbursements.	Total disbursements.
Etna, Conn.	$3,406,326 25	$342,931 14	$1,038,312 81	$175,000 00	$776,405 58	$219,982 86	$1,345,498 02	$7,104,456 66
Berkshire, Mass	661,329 00	388,451 37	270,084 51	1,785 00	215,665 00	92,821 51	106,202 43	1,686,338 82
Connecticut General, Conn.	134,440 12	81,156 81	41,367 61	12,000 00	62,303 60	46,212 74	41,302 60	418,783 48
Connecticut Mutual, Conn.	4,323,361 90	532,667 53	1,265,334 14	----------	379,702 01	200,378 08	738,052 69	7,439,496 35
John Hancock Mutual, Mass	2,213,542 18	211,294 01	207,798 44	----------	1,802,129 92	951,533 10	403,679 43	5,889,977 08
Massachusetts Mutual, Mass.	1,646,776 42	360,560 81	649,466 76	----------	535,868 19	242,263 12	275,180 15	3,680,115 45
Michigan Mutual, Mich.	387,518 74	173,214 20	51,633 16	25,000 00	165,077 02	96,618 95	112,132 22	1,011,194 29
Mutual Benefit, N. J.	4,723,370 53	1,471,733 67	1,858,946 27	----------	1,029,010 70	370,438 55	874,822 58	10,328,322 30
National, Vt.	1,031,708 43	468,410 68	142,199 63	----------	530,397 12	184,004 14	407,419 19	2,764,139 19
New England Mutual, Mass.	2,018,591 00	493,823 67	439,154 37	----------	355,661 19	208,304 98	284,357 69	3,799,892 90
Northwestern Mutual, Wis.	5,592,567 54	921,874 56	2,515,029 21	----------	2,460,442 97	568,591 75	1,230,500 76	13,289,006 79
Pacific Mutual, Cal.	302,605 34	68,663 20	71,143 83	14,000 00	258,063 09	174,825 48	524,532 32	1,413,833 26
Penn Mutual, Pa.	2,461,563 88	637,844 40	865,698 77	----------	949,863 58	327,653 27	431,673 71	5,674,237 61
Phœnix Mutual, Conn.	988,185 68	269,719 47	220,496 93	----------	363,676 95	194,484 13	225,492 78	2,262,055 94
Presbyt'n Ministers' Fund, Pa.	65,829 77	11,850 93	----------	----------	1,489 67	11,928 11	12,192 60	103,291 08
Provident Life and Trust, Pa.	2,338,957 84	420,685 30	667,061 92	----------	413,885 44	253,740 71	218,205 16	4,322,476 37
Prudential, N. J.	5,438,143 80	469,037 72	349,463 82	200,000 00	4,260,380 82	3,571,971 19	1,456,615 31	15,745,612 66
Security Trust and Life, Pa.	168,587 85	14,619 39	----------	----------	150,792 42	50,885 25	137,190 07	522,074 98
State Mutual, Mass.	949,449 97	357,629 94	392,536 69	----------	353,337 41	118,128 64	243,567 40	2,414,650 05
Travelers', Conn.	1,281,982 66	241,602 33	----------	50,000 00	366,072 47	162,113 25	323,058 34	2,424,829 05
Union Central, Ohio	1,407,060 50	359,447 42	224,530 24	10,000 00	687,353 67	226,471 11	446,525 16	3,361,388 10
Union Mutual, Me.	689,579 17	94,927 42	53,134 93	----------	232,192 00	217,884 84	140,868 23	1,428,586 59
Totals	$42,231,478 57	$8,352,145 97	$11,393,274 04	$487,785 00	$16,349,770 82	$8,491,235 76	$9,779,068 84	$97,084,759 00
OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.								
Fidelity Mutual, Pa.	$892,682 71	$52,403 04	$37,049 25	----------	$287,179 10	$237,694 68	$210,410 77	$1,717,419 55
Totals N. Y. S. Life Ins. Cos.	$68,664,529 97	$14,676,415 46	$9,486,820 00	$257,277 60	$24,264,964 90	$12,956,097 96	$14,046,273 86	$144,352,379 75
Totals Life Insurance Companies of Other States	42,231,478 57	8,352,145 97	11,393,274 04	487,785 00	16,349,770 82	8,491,235 76	9,779,068 84	97,084,759 00
Totals Other States Stipulated Prem. Life Ins. Cos.	892,682 71	52,403 04	37,049 25	----------	287,179 10	237,694 68	210,410 77	1,717,419 55
Aggregate	$111,788,691 25	$23,080,964 47	$20,917,143 29	$745,062 60	$40,901,914 82	$21,685,028 40	$24,035,753 47	$243,154,558 30

TABLE No. VI.

Showing the number and amount of Policies issued and terminated during the year 1899, *of Life Insurance Companies authorized to transact business in this State, with the mode of termination. Industrial business not included.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.													
	ISSUED.		TERMINATED.		BY DEATH.		BY MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
American Union	3,280	$7,751,732	2,358	$4,633,727	51	$163,178	.....	.....	... .	.....	11	$48,762	1,880	$3,248,896	16	$169,236	400	$1,003,655
Bankers'	5,990	19,094,549	892	2,991,549	48	147,016	....	.....	.....	.....	.....	.....	672	2,122,533	.....	.....	172	722,000
Brooklyn	274	549,318	406	723,682	85	171,724	28	$30,130	19	$35,655	87	112,923	144	257,000	4	14,750	39	101,500
Equitable	61,942	203,301,832	38,110	136,042,544	3,878	14,225,950	421	1,580,425	553	3,027,150	7,299	24,672,018	15,157	42,457,092	.....	612,192	10,802	49,467,717
Germania	7,071	11,739,584	4,715	8,061,747	675	1,288,744	480	705,393	50	65,413	741	1,247,852	1,764	2,787,737	.....	141,219	1,005	1,825,389
Home	5,398	9,783,802	3,411	6,099,486	338	603,482	99	137,067	.....	.....	499	940,971	1,745	2,771,403	21	180,515	709	1,466,048
Manhattan	4,615	10,137,541	3,649	9,314,466	417	1,104,529	47	164,963	.....	39,541	463	832,896	1,370	3,216,897	5	343,999	1,347	3,611,641
Metropolitan	79,549	65,650,789	37,112	28,529,532	895	768,144	.....	.....	.....	.....	1,416	1,784,772	26,619	19,328,021	852	1,040,907	7,330	5,607,688
Mutual	69,487	169,246,871	31,905	88,496,306	4,761	15,936,360	1,001	2,937,117	195	869,316	8,393	21,872,288	17,489	43,395,006	66	3,486,219	.....	.....
New York	100,473	205,182,157	36,631	87,331,292	4,075	11,867,078	1,108	3,123,154	1,606	5,665,881	4,486	13,783,320	25,356	45,665,022	.....	7,226,837	.....	.....
Provident Sav. Life	12,875	47,859,893	9,850	33,411,930	391	1,395,256	.....	.....	3,757	11,768,070	76	184,556	1,900	6,337,788	1,924	7,512,961	1,802	6,213,299
Security Mutual	17,897	36,686,983	3,315	7,378,100	112	272,347	.....	.....	.....	.....	22	65,000	2,410	5,102,253	.....	119,500	771	1,819,000
United States	3,403	8,181,287	2,852	6,976,256	293	713,065	48	77,022	263	909,200	262	607,003	1,380	3,238,566	48	213,500	558	1,217,900
Washington	5,833	14,756,890	4,334	9,669,681	399	917,696	166	311,997	40	108,862	573	1,221,932	2,278	4,329,124	.....	.....	878	2,780,070
Totals	378,087	$809,923,228	179,540	$429,660,298	16,418	$49,574,569	3,398	$9,067,268	6,483	$22,489,088	24,328	$67,374,293	100,164	$184,257,338	2,936	$21,061,835	25,813	$75,835,907

TABLE No. VI—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.													
	ISSUED.		TERMINATED.		BY DEATH.		BY MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna, Conn.....	13,390	$24,908,401	7,446	$13,851,543	1,356	$2,362,331	869	$1,065,469	181	$354,850	1,006	$1,813,287	2,212	$4,556,336	202	$509,950	1,620	$3,189,320
Berkshire, Mass.	3,041	7,293,207	1,852	4,493,676	214	594,842	40	83,407	9	15,500	410	1,307,507	669	1,492,420	.....	.....	510	1,000,006
Conn. Gen'l, Ct.	2,121	3,193,983	1,169	1,634,688	77	101,708	19	26,030	....	.....	292	408,318	449	584,257	41	113,375	291	401,000
Conn. Mutu'l, Ct.	4,343	11,150,018	3,556	8,796,382	1,765	4,168,341	153	289,059	....	.....	653	1,352,731	787	1,772,900	3	739,151	195	474,200
J. Hancock Mut., Mass	8,206	16,759,343	3,546	8,010,893	204	510,511	20	18,840	8	13,500	557	1,147,623	1,534	3,102,050	.....	370,869	1,223	2,847,500
Mass. Mut., Mass.	9,198	19,962,250	5,236	11,660,295	538	1,522,011	76	183,621	10	26,500	1,194	2,151,960	2,187	4,075,920	.....	958,683	1,231	2,741,600
Mich. Mut., Mich.	5,063	7,567,322	2,717	5,575,569	141	324,263	35	79,928	58	167,000	429	566,498	1,559	3,399,377	14	161,769	481	876,734
Mut. Benefit, N.J.	18,236	40,841,068	9,942	22,704,177	1,389	4,063,802	294	620,303	1,291	3,078,506	2,898	7,021,572	2,102	3,762,093	.....	.....	1,968	4,157,901
National, Vt....	9,294	17,917,591	4,269	8,684,123	360	944,179	62	106,468	48	117,800	1,300	2,731,812	1,494	2,646,074	36	284,736	969	1,853,054
N. Eng. Mutual, Mass	6,481	14,530,343	4,097	10,279,734	602	1,797,684	130	365,489	7	3,725	947	2,328,449	1,174	2,626,000	527	1,293,685	710	1,864,702
N'w'n Mut., Wis.	28,966	73,430,743	13,062	33,537,356	1,852	4,575,680	369	885,013	61	1,957,740	2,135	3,448,525	4,710	9,040,523	111	2,565,632	3,824	11,064,843
Pacific Mut., Cal.	4,135	7,067,758	2,251	4,834,558	102	212,336	15	39,533	39	82,500	206	494,445	1,229	2,124,900	.....	33,000	660	1,347,844
Penn. Mut., Pa..	16,557	41,924,335	8,088	21,919,891	728	2,058,761	182	398,985	339	831,375	1,217	2,898,106	3,268	7,485,582	85	1,713,645	2,269	6,533,437
Phœnix Mut., Ct.	9,819	17,234,123	5,899	10,416,743	497	881,210	103	113,104	69	137,600	496	1,165,521	2,288	3,311,679	814	1,858,547	1,632	2,949,082
Pres. Min. Fund, Pa	710	977,926	283	421,433	36	58,577	2	6,000	2	4,000	101	148,282	112	160,750	.....	2,824	30	41,000
Provident Life and Trust, Pa.	5,245	14,851,966	2,750	8,847,052	371	1,273,920	302	944,228	.....	.....	620	1,969,199	1,244	3,700,988	130	728,587	83	230,130
Prudential, N. J.	54,342	56,914,383	23,041	24,307,007	556	656,670	15	12,137	182	202,400	1,668	1,917,844	15,969	15,251,488	.....	433,038	4,651	5,833,430
Security T. and L., Pa.....	5,277	11,242,529	3,966	9,263,966	78	195,056	....	.....	.....	.....	88	255,859	869	1,808,577	945	2,078,142	1,986	4,926,332
State Mut., Mass.	4,637	11,653,344	2,292	6,236,833	261	810,713	50	124,404	4	8,074	697	1,587,547	703	1,615,906	109	956,429	468	1,133,760
Travelers, Conn.	6,852	18,671,932	4,331	11,758,798	474	1,277,307	178	304,453	290	808,531	461	1,282,150	1,333	2,979,257	637	2,160,207	958	2,946,893
Un'n Cent'l, Ohio	17,556	37,429,496	9,607	21,845,688	513	1,049,065	380	573,508	156	273,100	409	1,242,752	5,166	9,802,702	204	1,306,890	2,779	7,597,671
Union Mut., Me.	7,962	10,999,915	4,834	7,167,459	324	604,161	91	81,493	445	802,639	289	497,481	2,175	2,746,939	442	794,869	1,068	1,639,877
Totals.....	241,431	$466,522,476	124,234	$255,747,864	12,438	$30,043,128	3,385	$6,321,472	3,199	$8,885,340	18,073	$37,737,468	53,233	$88,046,718	4,300	$19,063,428	29,606	$65,650,310

TABLE No. VI—(*Concluded*).

OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.													
	ISSUED.		TERMINATED.		BY DEATH.		BY MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
FidelityMut.,Pa.	13,186	$27,860,324	11,228	$25,723,227	376	$869,611	...	.....	108	$159,000	154	$350,500	5,481	$12,900,226	5,109	$11,443,890	.....	.....
Totals N. Y. State Life Ins. Cos....	378,087	$809,923,228	179,540	$429,660,298	16,418	$49,574,569	3,398	$9,067,268	6,483	$22,489,088	24,328	$67,374,293	100,164	$184,257,338	2,936	$21,061,835	25,813	$75,835,907
Totals Life Ins. Cos. of other states	241,431	466,522,476	124,234	255,747,864	12,438	30,043,128	3,385	6,321,472	3,199	8,885,340	18,073	37,737,468	53,233	$88,046,718	4,300	19,063,428	29,606	65,650,310
Totals Other States Stipulated Premium Life Ins. Cos....	13,186	27,860,324	11,228	25,723,227	376	869,611	.....	.....	108	159,000	154	350,500	5,481	12,900,226	5,109	11,443,890	.....	.....
Aggregate	632,704	$1,304,306,028	315,002	$711,131,389	29,232	$80,487,308	6,783	$15,388,740	9,790	$31,533,428	42,555	$105,462,261	158,878	$285,204,282	12,345	$51,569,153	55,419	$141,486,217

TABLE NO VII.

Showing the number and amount of the policies outstanding December 31, 1898, *and December* 31, 1899, *with the increase or decrease thereof, exclusive of Industrial business.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1898.	Policies in force December 31, 1899.	Decrease.	Increase.	Amount of insurance in force December 31, 1898.	Amount of insurance in force December 31, 1899.	Decrease.	Increase.
American Union	Jan. 15, 1894	6,446	7,368	.....	922	$16,055,320	$19,173,325	.....	$3,118,005
*Bankers'	——— —, 1869	.....	5,098	.....	5,098	.....	16,103,000	.....	16,103,000
Brooklyn	July —, 1864	4,013	3,881	132	.....	5,734,288	5,559,924	$174,364	.....
Equitable	July 26, 1859	323,775	347,607	.....	23,832	987,157,134	1,054,416,422	.....	67,259,288
Germania	April 10, 1860	46,233	48,589	.....	2,356	76,556,268	80,234,105	.....	3,677,837
Home	April 30, 1860	24,275	26,262	.....	1,987	45,574,381	49,258,697	.....	3,684,316
Manhattan	——— —, 1850	25,468	26,434	.....	966	57,166,445	57,989,519	.....	823,074
Metropolitan	June —, 1866	82,511	124,948	.....	42,437	74,780,578	111,901,834	.....	37,121,256
Mutual	April —, 1842	359,758	397,340	.....	37,582	970,496,975	1,051,247,540	.....	80,750,565
New York	——— —, 1841	373,934	437,776	.....	63,842	944,021,120	1,061,871,985	.....	117,850,865
Provident Savings Life	Feb. 25, 1875	29,664	32,689	.....	3,025	92,592,137	107,040,100	.....	14,447,963
†Security Mutual	Nov. 6, 1886	.....	14,582	.....	14,582	.....	29,308,883	.....	29,308,883
United States	Feb. —, 1850	17,709	18,260	.....	551	38,150,896	39,355,927	.....	1,205,031
Washington	Jan. —, 1860	27,035	28,534	.....	1,499	52,311,363	57,398,572	.....	5,087,209
Totals	.....	1,320,821	1,519,368	132	198,679	$3,360,596,905	$3,740,859,833	$174,364	$380,437,292

* Reincorporated as a life insurance company, October 26, 1899.

† Reincorporated as a life insurance company, December 29, 1899.

TABLE No. VII—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1898.	Policies in force December 31, 1899.	Decrease.	Increase.	Amount of insurance in force December 31, 1898.	Amount of insurance in force December 31, 1899.	Decrease.	Increase.
Aetna, Conn	—— ——, 1820	94,327	100,271	.....	5,944	$157,392,932	$168,449,790	.....	$11,056,858
Berkshire, Mass	May —, 1851	18,398	19,587	.....	1,189	47,305,857	50,105,388	.....	2,799,531
Connecticut General, Conn	June —, 1865	9,939	10,891	.....	952	13,324,598	14,883,893	.....	1,559,295
Connecticut Mutual, Conn	June 15, 1846	66,862	67,649	.....	787	158,078,850	160,432,486	.....	2,353,636
John Hancock Mutual, Mass	April 21, 1862	20,755	25,415	.....	4,660	42,215,144	50,963,594	.....	8,748,450
Massachusetts Mutual, Mass	May 1, 1851	47,768	51,730	.....	3,962	115,678,483	123,980,438	.....	8,301,955
Michigan Mutual, Mich	Nov. 6, 1867	15,822	18,168	.....	2,346	29,898,306	31,897,875	.....	1,999,569
Mutual Benefit, N. J	Jan. 31, 1845	97,884	106,178	.....	8,294	244,575,582	262,712,473	.....	18,136,891
National, Vt	Nov. 13, 1848	39,091	44,116	.....	5,025	80,656,558	89,890,026	.....	9,233,468
New England Mutual, Mass	April 1, 1835	40,466	42,850	.....	2,384	110,281,154	114,531,763	.....	4,250,609
Northwestern Mutual, Wis	Mar. —, 1857	196,022	211,926	.....	15,904	457,712,738	497,606,125	.....	39,893,387
Pacific Mutual, Cal	Dec. 28, 1867	9,076	10,960	.....	1,884	18,522,754	21,255,954	.....	2,733,200
Penn Mutual, Pa	Feb. 24, 1847	65,798	74,267	.....	8,469	165,524,302	185,528,746	.....	20,004,444
Phœnix Mutual, Mass	May —, 1851	31,592	35,512	.....	3,920	51,170,782	57,988,162	.....	6,817,380
Presbyterian Ministers Fund, Pa.	Jan. 11, 1759	3,475	3,902	.....	427	5,070,500	5,626,992	.....	556,492
Provident Life and Trust, Pa	Mar. 22, 1865	40,523	43,018	.....	2,495	122,735,550	128,740,464	.....	6,004,914
Prudential, N, J	—— —, 1873	71,927	103,228	.....	31,301	80,554,853	113,162,229	.....	32,607,376
Security Trust and Life, Pa	May 25, 1871	4,444	5,755	.....	1,311	10,649,755	12,628,318	.....	1,978,563
State Mutual, Mass	Mar. 16, 1844	25,019	27,364	.....	2,345	69,517,218	74,933,729	.....	5,416,511
Travelers, Conn	June 17, 1863	36,790	39,311	.....	2,521	*93,421,420	100,334,554	.....	6,913,134
Union Central, Ohio	—— —, 1867	66,119	74,068	.....	7,949	120,573,677	136,157,485	.....	15,583,808
Union Mutual, Me	July 17, 1848	26,662	29,790	.....	3,128	42,222,364	46,054,820	.....	3,832,456
†Vermont, Vt	Oct. 28, 1868	4,407	.....	.....	.....	5,041,028	.....	.....	.....
Totals	.....	1,033,166	1,145,956	.....	117,197	$2,242,124,405	$2,447,865,304	.....	$210,781,927

*Change required to meet commuted values. †Reinsuring all claims in Metropolitan Life Ins. Co. of New York; ceased business.

TABLE No. VII—(*Concluded*).

OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1898.	Policies in force December 31, 1899.	Decrease.	Increase.	Amount of insurance in force December 31, 1898.	Amount of insurance in force December 31, 1899.	Decrease.	Increase.
Fidelity Mutual, Pa	Jan. 1, 1879	33,268	35,226	.....	1,958	$75,045,844	$77,182,941	.....	$2,137,097
Totals N. Y. State Life Ins. Cos	.....	1,320,821	1,519,368	132	198,679	$3,360,596,905	$3,740,859,833	$174,364	$380,437,292
Totals other States Life Ins. Cos	.....	1,033,166	1,145,956	.....	117,197	2,242,124,405	2,447,865,304	.....	210,781,927
Totals N. Y. State stipulated Premium Life Ins. Cos	.....	10,608	.....	.....	.....	23,400,600	.....	.....	.....
Totals other States stipulated Premium Life Ins. Cos	.....	33,268	35,226	.....	1,958	75,045,844	77,182,941	.....	2,137,097
Aggregate	.....	2,397,863	2,700,550	132	317,834	$5,701,167,754	$6,265,908,078	$174,364	$593,356,316

TABLE No. VIII.

Showing the number, amount and kind of Policies and additions outstanding December 31, 1899, *exclusive of Industrial business.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.								
	WHOLE LIFE.		ENDOWMENT.		ALL OTHERS.		REVERSIONARY ADDITIONS.	TOTALS.	
	Number.	Amount.	Number.	Amount.	Number	Amount.	Amount.	Number.	Amount.
American Union	2,003	$2,389,231	196	$314,110	5,169	$16,469,984	.....	7,368	$19,173,325
Bankers'	1,992	7,540,000	19	56,000	3,087	8,507,000	.....	5,098	16,103,000
Brooklyn	3,104	4,011,734	661	1,196,985	116	351,205	.....	3,881	5,559,924
Equitable	276,009	836,982,265	66,794	201,608,644	4,804	9,540,088	$6,285,425	347,607	1,054,416,422
Germania	18,276	34,461,219	30,245	44,951,261	68	174,869	666,756	48,589	80,234,105
Home	21,142	38,497,808	3,933	6,860,791	1,187	2,808,644	1,091,454	26,262	49,258,697
Manhattan	23,595	50,567,599	2,361	5,389,959	478	1,983,581	48,380	26,434	57,989,519
Metropolitan	86,069	77,402,743	38,395	31,125,110	484	3,373,981	.....	124,948	111,901,834
Mutual	321,197	849,389,054	74,830	175,319,287	1,313	4,016,074	22,523,125	397,340	1,051,247,540
New York	318,043	738,226,700	108,870	255,062,984	10,863	64,136,646	4,445,655	437,776	1,061,871,985
Provident Savings Life	4,828	14,004,726	844	1,660,358	27,017	91,375,016	.....	32,689	107,040,100
Security Mutual	30	51,254	41	50,500	14,511	29,207,129	.....	14,582	29,308,883
United States	11,934	23,435,498	1,947	3,749,965	4,379	11,995,263	175,201	18,260	39,355,927
Washington	19,263	39,255,335	9,206	17,346,534	65	.....	796,703	28,534	57,398,572
Totals	1,107,485	$2,716,215,166	338,342	$744,672,488	73,541	$243,939,480	$36,032,699	1,519,368	$3,740,859,833

TABLE No. VIII—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.								
	WHOLE LIFE.		ENDOWMENT.		ALL OTHERS.		REVERSIONARY ADDITIONS.	TOTALS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Ætna, Conn	35,601	$51,932,591	54,651	$93,954,422	10,019	$22,562,777	.....	100,271	$168,449,790
Berkshire, Mass.	16,506	41,527,604	3,032	6,991,732	49	98,000	$1,488,052	19,587	50,105,388
Connecticut General, Conn	5,959	8,831,337	4,840	5,827,556	92	225,000	.....	10,891	14,883,893
Connecticut Mutual, Conn	60,629	144,870,791	6,344	13,615,535	676	1,946,160	.....	67,649	160,432,486
John Hancock Mutual, Mass.	17,929	35,401,445	6,720	12,947,376	766	2,444,300	170,473	25,415	50,963,594
Massachusetts Mutual, Mass.	44,911	108,388,835	5,400	11,470,285	1,419	3,461,232	660,086	51,730	123,980,438
Michigan Mutual, Mich	4,939	8,658,829	9,824	17,529,758	3,405	5,381,054	328,234	18,168	31,897,875
Mutual Benefit, N. J	78,621	195,889,490	22,963	53,303,656	4,594	9,507,305	4,012,022	106,178	262,712,473
National, Vt.	28,988	63,050,854	14,489	25,077,749	639	1,590,800	170,623	44,116	89,890,026
New England Mutual, Mass.	16,366	44,382,283	25,171	66,166,589	1,313	3,982,891	.....	42,850	114,531,763
Northwestern Mutual, Wis	151,457	354,164,444	54,895	124,748,007	5,574	18,693,674	.....	211,926	497,606,125
Pacific Mutual, Cal.	9,342	18,063,759	1,205	2,050,838	413	841,901	299,456	10,960	21,255,954
Penn. Mutual, Pa	47,058	117,563,845	20,812	46,513,963	6,397	19,563,083	1,887,855	74,267	185,528,746
Phœnix Mutual, Conn	20,638	35,299,979	12,165	18,053,038	2,709	4,225,317	409,828	35,512	57,988,162
Presbyterian Ministers' Fund, Pa.	2,408	3,515,404	1,494	2,111,588	.....	.....	.....	3,902	5,626,992
Provident Life and Trust, Pa	4,114	14,088,195	34,608	96,565,431	4,296	16,825,441	1,261,397	43,018	128,740,464
Prudential, N. J	86,320	94,431,989	15,166	15,738,944	1,742	2,781,908	209,388	103,228	113,162,229
Security Trust and Life, Pa.	1,629	4,353,715	365	918,135	3,761	7,356,468	.....	5,755	12,628,318
State Mutual, Mass	8,595	23,155,916	18,063	48,454,064	706	2,239,384	1,084,365	27,364	74,933,729
Travelers', Conn	25,744	67,971,239	10,146	23,665,491	3,421	9,597,824	.....	39,311	100,334,554
Union Central, Ohio	66,717	121,691,927	5,543	9,498,959	1,808	4,787,900	178,699	74,068	136,157,485
Union Mutual, Me.	19,722	29,251,434	7,017	10,982,505	3,051	5,221,700	599,181	29,790	46,054,820
Totals	754,193	$1,585,585,905	334,913	$706,185,621	56,850	$143,334,119	$12,759,659	1,145,956	$2,447,865,304

TABLE No. VIII.—(*Concluded*).

OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.								
	WHOLE LIFE.		ENDOWMENT.		ALL OTHERS.		REVERSIONARY ADDITIONS.	TOTALS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Fidelity Mutual, Pa	760	$2,138,870	164	$263,500	34,302	$74,780,571	.....	35,226	$77,182,941
Totals New York State Life Insurance Companies	1,107,485	$2,716,215,166	338,342	$744,672,488	73,541	$243,939,480	$36,032,699	1,519,368	$3,740,859,833
Totals other States Life Insurance Companies	754,193	1,585,585,905	334,913	706,185,621	56,850	143,334,119	12,759,659	1,145,956	2,447,865,304
Totals other States Stipulated Premium Life Insurance Cos	760	2,138,870	164	263,500	34,302	74,780,571	.....	35,226	77,182,941
Aggregate	1,862,438	$4,303,939,941	673,419	$1,451,121,609	164,693	$462,054,170	$48,792,358	2,700,550	$6,265,908,078

TABLE No. IX.

Showing the number and amount of Policies in force December 31, 1898, *and a summary of the business transacted in the State of New York for the year ending December* 31, 1899, *exclusive of Industrial business.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES IN FORCE, DECEMBER 31, 1898.		POLICIES ISSUED DURING 1899.		POLICIES IN FORCE DECEMBER 31, 1899.		Premiums received.	Claims paid.	Claims incurred.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
American Union	1,296	$3,513,366	712	$957,874	1,604	$3,588,134	$70,504 97	$23,016 00	$18,016 00
Bankers	.....	.....	2,827	7,402,049	2,593	6,733,000	150,751 02	96,021 00	101,016 00
Brooklyn	1,959	2,791,697	179	408,138	1,921	2,823,016	124,062 78	75,659 09	79,159 09
Equitable	54,434	196,654,201	11,961	45,524,375	60,491	216,844,573	7,599,448 17	1,854,231 00	2,035,750 00
Germania	3,329	8,547,369	240	559,968	3,261	8,319,811	335,162 42	311,837 65	285,867 85
Home	2,706	6,083,832	366	843,545	2,828	6,428,473	261,168 99	83,412 22	91,072 04
Manhattan	4,987	11,413,448	929	1,646,849	5,129	11,267,261	365,827 01	328,251 00	291,335 00
Metropolitan	19,914	19,076,424	18,872	16,047,416	29,455	27,789,453	1,000,075 53	182,431 58	170,288 03
Mutual	50,859	171,767,919	8,670	23,350,945	55,131	180,264,568	7,881,913 38	4,061,723 56	4,161,557 46
New York	62,872	139,054,236	18,546	33,649,593	76,437	163,266,785	6,708,876 16	2,058,790 00	2,017,083 00
Provident Savings Life	3,248	11,146,644	714	2,562,460	3,298	11,366,140	420,040 54	156,842 00	138,724 00
Security Mutual	.....	.....	8,208	14,894,530	7,136	12,693,180	245,500 53	83,803 26	97,850 00
United States	4,057	10,070,274	434	1,278,065	4,015	9,990,829	448,720 23	250,785 00	238,125 00
Washington	3,588	9,584,327	1,077	4,178,550	4,056	11,913,024	427,675 67	227,640 25	227,640 25
Totals	213,249	$589,703,737	73,735	$153,304,357	257,355	$673,288,247	$26,039,727 40	$9,794,443 61	$9,953,483 72

TABLE No. IX—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1898.		POLICIES ISSUED DURING 1899.		POLICIES IN FORCE DECEMBER 31, 1899.		Premiums received.	Claims paid.	Claims incurred.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
Aetna, Conn	9,103	$17,940,114	1,481	$3,231,820	9,854	$19,522,574	$744,638 72	$325,327 76	$309,128 00
Berkshire, Mass	2,236	6,970,603	337	810,000	2,355	7,119,837	268,533 43	88,151 00	107,271 00
Connecticut General, Conn	2,871	3,338,938	554	812,422	3,142	3,777,223	124,826 67	26,765 00	26,765 00
Connecticut Mutual, Conn	10,764	35,280,291	714	2,378,833	10,934	36,221,614	1,109,253 30	904,072 00	914,436 00
John Hancock Mutual, Mass	2,929	6,209,959	1,595	3,199,696	3,543	7,195,969	240,716 64	44,758 00	44,758 00
Massachusetts Mutual, Mass	8,604	21,253,092	1,453	3,592,961	9,109	22,525,722	806,243 41	238,822 90	246,872 90
Michigan Mutual, Mich	162	686,902	199	308,520	286	610,141	21,962 94	11,105 11	11,105 11
Mutual Benefit, N. J	9,272	27,539,659	1,264	3,690,552	9,741	28,960,682	848,098 92	697,476 00	754,825 00
National, Vt	4,429	9,898,344	1,002	2,118,993	4,860	10,779,956	428,851 82	139,458 52	150,489 22
New England Mutual, Mass	1,651	5,437,424	373	1,110,052	1,801	5,875,747	252,135 94	240,433 00	228,118 00
Northwestern Mutual, Wis	20,621	60,434,327	3,468	10,863,087	22,898	67,305,928	2,522,020 15	723,732 20	709,981 20
Pacific Mutual, Cal	240	679,686	77	192,761	158	368,747	10,845 45	5,000 00	5,000 00
Penn Mutual, Pa	4,652	12,288,200	1,384	4,032,400	5,484	13,839,700	516,951 66	53,757 00	59,033 00
Phœnix Mutual, Conn	6,041	8,802,667	1,349	2,150,435	6,599	9,769,373	331,539 20	182,324 50	176,143 50
Presbyterian Ministers' Fund, Pa	318	478,250	105	149,500	354	544,750	18,687 62	10,500 00	10,500 00
Provident Life and Trust, Pa	4,037	11,175,426	470	1,283,457	4,237	11,673,104	370,620 76	95,946 00	101,446 00
Prudential, N. J	19,814	21,172,097	13,467	13,069,319	27,646	28,769,704	921,896 91	158,839 35	168,325 38
Security Trust and Life, Pa	666	1,852,737	1,121	2,587,325	1,019	2,479,827	147,680 56	33,000 00	44,500 00
State Mutual, Mass	3,056	9,691,977	492	1,424,161	3,311	10,438,629	358,303 72	186,512 05	175,512 05
Travelers'	5,944	13,216,082	924	3,190,157	6,272	14,453,271	380,188 71	190,462 65	181,350 32
Union Central, Ohio	2,917	9,726,240	866	2,149,831	3,364	10,010,682	319,413 61	99,099 05	103,099 05
Union Mutual, Me	2,159	3,808,495	562	979,522	2,446	4,198,248	111,908 68	79,944 07	68,069 73
Vermont, Vt	1,109	806,343	.....	.....	.....	.....	.....	.....	.....
Totals	123,595	$288,681,853	33,347	$63,325,804	139,413	$316,441,428	$10,855,318 82	$4,535,486 16	$4,596,728 46
OTHER STATES STIPULATED PREMIUM LIFE INSURANCE COMPANIES.									
Fidelity Mutual, Pa	3,064	$7,249,049	494	$1,074,863	2,972	$6,854,215	$184,821 08	$98,902 00	$107,902 00

TABLE No. IX—(*Concluded*).

Showing the number and amount of Industrial policies in force December 31, 1898, *and a summary of the Industrial business transacted in the State of New York for the year ending December* 31, 1899.

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1898.		POLICIES ISSUED DURING 1899.		POLICIES IN FORCE DECEMBER 31, 1899.		Premiums received.	Claims paid.	Claims incurred
	Number	Amount.	Number	Amount.	Number	Amount.			
Germania, N. Y.	2,881	$379,907	6	$460	2,706	$357,487	$14,392 36	$11,681 00	$11,681 00
Metropolitan, N. Y.	1,092,630	149,118,360	274,565	49,855,399	1,185,733	167,765,906	5,665,769 84	2,196,825 39	2,199,580 74
John Hancock Mutual, Mass.	416,727	53,554,878	130,180	17,380,805	460,897	60,126,457	2,237,632 49	727,899 34	727,899 34
Prudential, N. J.	863,840	104,535,007	349,448	43,374,209	975,121	118,069,996	4,628,718 83	1,655,875 48	1,657,060 83
Totals	2,376,078	$307,588,152	754,199	$110,610,873	2,624,457	$346,319,846	$12,546,513 52	$4,592,281 21	$4,596,221 91

RECAPITULATION.

Showing the total number and amount of policies in force December 31, 1898, *and a summary of the business transacted in the State of New York for the year ending December* 31, 1899.

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1898.		POLICIES ISSUED DURING 1899.		POLICIES IN FORCE DECEMBER 31, 1899.		Premiums received.	Claim paid.	Claims incurred.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
New York State Life Insurance Companies.	213,249	$589,703,737	73,735	$153,304,357	257,355	$673,288,247	$26,039,727 40	$9,794,443 61	$9,953,483 72
Other States Life Insurance Companies.	123,595	288,681,853	33,347	63,325,804	139,413	316,441,428	10,855,318 82	4,535,486 16	4,596,728 46
Industrial Business, New York, and other States Life Insurance Companies	2,376,078	307,588,152	754,199	110,610,873	2,624,457	346,319,846	12,546,513 52	4,592,281 21	4,596,221 91
N. Y. State Stipulated Prem. Life Ins. Cos.	4,521	9,009,477							
Other States Stipulated Prem. Life Ins. Cos.	3,064	7,249,049	494	1,074,863	2,972	6,854,215	184,821 08	98,902 00	107,902 00
Aggregate	2,720,507	$1,202,232,268	861,775	$328,315,897	3,024,197	$1,342,903,736	$49,626,380 82	$19,021,112 98	$19,254,336 09

TABLE No. X.

Showing summary and classification of Gross Assets, Liabilities, Income, Disbursements and amount of Risks in force of Casualty Insurance Companies authorized to transact business in this State for the year ending December 31, 1899.

NEW YORK STATE CASUALTY INSURANCE COMPANIES.

COMPANIES.	Gross assets.	Gross liabilities, except capital.	Capital.	Surplus.	Premiums.	Total income.	Claims paid.	Dividends.	Expenses.	Total disburse-ments.	Risks in force.
American Surety Co.....	$5,115,408 76	$848,209 60	$2,500,000 00	$1,767,199 16	$1,005,279 93	$1,527,368 98	$372,976 77	$200,000 00	$734,628 57	$1,307,605 34	$312,807,462
Fidelity and Casualty Co ..	3,440,652 76	2,462,199 94	250,000 00	728,452 82	3,431,814 40	3,591,338 86	1,331,743 52	50,000 00	1,934,342 08	3,316,085 60	685,099,369
Frankfort Amer. Ins. Co...	428,116 93	89,000 42	300,000 00	39,116 51	108,480 97	143,554 23	31,905 61	.....	71,610 65	103,516 26	24,427,848
Great East'n Cas.& Ind. Co.	170,599 09	38,931 28	125,000 00	6,667 81	90,478 00	95,933 25	26,658 80	.....	58,883 86	85,542 66	54,676,250
Lawyers' Surety Co.....	757,724 61	50,285 61	500,000 00	207,439 00	79,353 58	107,083 05	13,612 45	.....	67,990 58	81,603 03	44,990,389
Lloyd's Plate Glass	670,668 59	264,728 98	250,000 00	155,939 61	403,156 12	427,745 81	217,971 69	50,000 00	225,816 23	493,787 92	19,846,521
Metropolitan Plate Glass ..	467,166 47	141,791 01	100,000 00	225,375 46	259,378 84	278,260 96	137,656 34	20,000 00	152,839 20	310,495 54	11,875,515
National Surety Co	1,375,518 44	342,116 34	500,000 00	533,402 10	501,916 21	546,250 32	146,087 01	50,000 00	301,982 51	498,069 52	147,943,447
New Amsterdam Cas. Co..	316,964 95	72,631 79	200,000 00	44,333 16	111,373 78	118,833 17	20,761 10	.....	108,751 68	129,512 78	18,486,216
New York Plate Glass	390,053 44	122,912 31	100,000 00	167,141 13	217,889 22	235,948 75	108,867 64	10,000 00	122,152 86	241,020 50	11,209 527
Preferred Accident.....	751,550 10	386,425 80	200,000 00	165,124 30	952,052 73	970,997 86	315,916 84	.....	552,752 81	868,669 65	373,905,000
United States Cas. Co.	1,014,741 93	459,741 93	300,000 00	255,000 00	719,891 92	742,632 01	269,117 77	.....	354,980 30	624,098 07	220,052,275
United States Guar. Co....	476,602 28	79,135 58	250,000 00	147,466 70	92,036 70	106,496 37	10,844 85	15,000 00	58,174 99	84,019 84	22,806,602
Totals.....	$15,375,768 35	$5,358,110 59	$5,575,000 00	$4,442,657 76	$7,973,102 40	$8,892,443 62	$3,004,120 39	$395,000 00	$4,744,906 32	$8,144,026 71	$1,948,126,421

TABLE No. X—(*Concluded*).

CASUALTY INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES.

COMPANIES.	Gross assets.	Gross liabilities, except capital.	Capital.	Surplus.	Premiums.	Total income.	Claims paid.	Dividends.	Expenses.	Total disbursements.	Risks in force.
Ætna Ind. Co., Conn.....	$304,019 97	$49,352 57	$250,000 00	$4,667 40	$101,239 45	$112,159 95	$25,551 39	.....	$70,875 71	$96,427 10	$14,368,949
Amer. Bond & Tr. Co. Md..	1,610,486 12	183,795 51	1,000,000 00	426,690 61	286,471 70	370,318 28	72,652 61	$30,000 00	191,404 97	294,057 58	70,917,892
City Tr. S. D. and S. Co., Pa.	2,895,376 00	2,229,027 58	500,000 00	166,348 42	189,708 22	308,714 24	55,671 78	29,985 00	229,723 60	315,380 38	64,960,370
Empl's Lia. Assr. Cor., Eng.	1,236,290 69	885,658 70	*250,000 00	100,631 99	1,245,146 04	1,283,841 30	727,609 33	.....	428,561 46	1,156,170 79	242,933,016
Fidelity & Deposit Co., Md.	4,237,304 37	649,092 79	1,500,000 00	2,088,211 58	947,542 38	1,182,619 45	227,429 64	207,486 00	525,416 01	960,331 65	214,200,875
Gen'l Accd't Ass'r Cor., Sct.	309,748 83	35,823 16	*250,000 00	23,925 67	128,027 11	136,230 74	48,270 93	.....	95,735 74	144,006 67	40,109,844
Guar. Co. of N. Amer., Can.	1,007,600 49	150,384 94	304,600 00	552,615 55	142,305 37	184,661 06	37,890 86	24,368 00	105,196 09	167,454 95	43,282,954
H'f'd. S.B. Insp.& In.Co.,Ct.	2,563,063 73	1,516,589 69	500,000 00	546,474 04	1,019,289 83	1,126,521 40	106,459 50	80,000 00	826,079 91	1,012,539 41	303,422,520
Lon. Guar. & Acc. Co., Eng.	1,033,848 05	631,257 14	*200,000 00	202,590 91	812,722 70	843,597 98	372,074 54	.....	330,098 77	702,173 31	79,219,100
Maryland Cas. Co., Md.....	2,070,222 63	655,188 92	750,000 00	665,033 71	1,120,845 98	1,218,388 77	167,680 00	.....	617,492 09	785,172 09	98,403,155
New Jers. Plate Glass, N. J.	176,273 92	43,927 50	100,000 00	32,346 42	77,298 16	84,669 74	33,740 33	6,000 00	43,223 97	82,964 30	3,678,317
Ocean Acc.& Gu. Cor., Eng.	519,331 05	30,864 88	*250,000 00	238,466 17	54,630 51	59,934 06	8,208 76	....	13,853 69	22,062 45	1,796,080
Standard Life & Acc., Mich.	970,056 95	614,985 58	250,000 00	105,071 37	1,010,057 11	1,037,384 87	499,388 70	9,000 00	491,522 03	999,910 73	129,634,000
Travelers, Conn.....	5,144,617 05	2,381,661 33	1,000,000 00	1,762,955 72	3,066,957 27	3,268,849 62	1,227,977 34	100,000 00	1,405,869 95	2,733,847 29	366,937,177
Union Cas. & Sur. Co., Mo.	487,525 52	141,904 32	250,000 00	95,621 20	482,289 28	503,195 57	403,897 13	.....	228,063 28	631,960 41	24,076,724
Union Sur. & Guar. Co., Pa.	292,676 66	15,418 27	250,000 00	27,258 39	11,194 60	77,458 78	9,892 22	.....	57,861 41	67,753 63	4,677,988
U. S. Fid. & Guar. Co., Md.	2,188,577 83	363,150 67	1,500 000 00	325,427 16	564,249 50	664,838 24	60,148 15	.....	383,083 17	443,231 32	180,136,535
Totals Cas. Ins. Cos. of other States and Countries.....	$27,047,019 86	$10,578,083 55	$9,104,600 00	$7,364,336 31	$11,259,975 21	$12,462,884 05	$4,084,543 21	$486,839 00	$6,044,061 85	$10,615,444 06	$1,882,755,496
Totals New York State Casualty Cos.....	15,375,768 35	5,358,110 59	5,575,000 00	4,442,657 76	7,973,102 40	8,892,443 62	3,004,120 39	395,000 00	4,744,906 32	8,144,026 71	1,948,126,421
Aggregate.....	$42,422,788 21	$15,936,194 14	$14,679,600 00	$11,806,994 07	$19,233,077 61	$21,355,327 67	$7,088,663 60	$881,839 00	$10,788,968 17	$18,759,470 77	$3,830,881,917

* Deposit capital.

TABLE No. XI.

Description of Securities on Deposit in the Insurance Department December 31, 1899.

NEW YORK STATE LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD, CANADIAN, DISTRICT OF COLUMBIA AND CITY BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal paid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Popular	.....	.....	.....	.....	.....	.....	$764 84	$764 84	$764 84
American Union	.....	.....	$100,000	$100,000	.....	.....	.....	100,000 00	100,000 00
Atlantic Mutual Life	.....	.....	.....	.....	.....	.....	1,931 56	1,931 56	1,931 56
Bankers' Life Insurance Co	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Brooklyn	.....	.....	.....	.....	$125,000	$125,000	.....	125,000 00	125,000 00
Electric	.....	.....	.....	.....	.....	.....	2,039 01	2,039 01	2,039 01
Equitable	.....	.....	150,000	150,000	.....	.....	.....	150,000 00	150,000 00
Excelsior	.....	.....	2,000	2,000	.....	.....	.....	2,000 00	2,000 00
Germania	$154,000	$154,000	.....	.....	.....	.....	.....	154,000 00	154,000 00
Globe Mutual	.....	.....	.....	.....	.....	.....	2,405 03	2,405 03	2,405 03
Guardian Mutual	.....	.....	.....	.....	.....	.....	5,050 97	5,050 97	5,050 97
Home Life	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Hope Mutual	.....	.....	.....	.....	.....	.....	302 84	302 84	302 84
Knickerbocker	.....	.....	.....	.....	.....	.....	2,657 85	2,657 85	2,657 85
Manhattan	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Merchants	.....	.....	.....	.....	.....	.....	3,074 11	3,074 11	3,074 11
Metropolitan	.....	.....	102,000	102,000	.....	.....	.....	102,000 00	102,000 00
Metropolitan (registered)	.....	.....	.....	.....	100,000	100,000	.....	100,000 00	100,000 00
Mutual	.....	.....	.....	.....	100,000	100,000	.....	100,000 00	100,000 00
National	.....	.....	.....	.....	.....	.....	7,438 44	7,438 44	7,438 44
New York	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
New York Life and Trust	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
North America	.....	.....	.....	.....	.....	.....	3,904 15	3,904 15	3,904 15
North America (special)	.....	.....	.....	.....	.....	.....	714 29	714 29	714 29
Provident Savings	50,000	50,000	50,000	50,000	.....	.....	.....	100,000 00	100,000 00
Reserve Mutual	.....	.....	.....	.....	.....	.....	289 61	289 61	289 61
Security Life and Assurance Co	.....	.....	.....	.....	.....	.....	9,449 95	9,449 95	9,449 95
Security (registered)	.....	.....	.....	.....	25,000	25,000	.....	25,000 00	25,000 00
Security Mutual	.....	.....	.....	.....	100,000	100,000	.....	100,000 00	100,000 00
United States	90,000	90,000	10,000	10,000	60,000	60,000	.....	160,000 00	160,000 00

Universal							1,445 63	1,445 63	1,445 63
Washington	125,000	125,000			100,000	100,000		225,000 00	225,000 00
Widows and Orphans							1,487 46	1,487 46	1,487 46
Total (33 companies)	$419,000	$419,000	$914,000	$914,000	$610,000	$610,000	$42,955 74	$1,985,955 74	$1,985,955 74
CASUALTY AND CREDIT GUARANTY INSURANCE COMPANIES OF NEW YORK AND OTHER STATES.									
American Bonding and Trust			$100,000	$100,000				$100,000 00	$100,000 00
American Credit Indemnity			100,000	100,000				100,000 00	100,000 00
American Surety					$200,000	$200,000		200,000 00	200,000 00
Fidelity and Casualty			85,000	85,000	270,000	270,000		355,000 00	355,000 00
Fidelity and Deposit Co					100,000	100,000		100,000 00	100,000 00
Frankfort American					*250,000	250,000		250,000 00	250,000 00
Great Eastern					100,000	100,000		100,000 00	100,000 00
Inter-State					100,000	100,000		100,000 00	100,000 00
Lawyers' Surety					150,000	150,000		150,000 00	150,000 00
Lloyd's Plate Glass			100,000	100,000				100,000 00	100,000 00
Maryland Casualty			165,000	165,000	85,000	85,000		250,000 00	250,000 00
Mercantile Credit			15,000	15,000	90,000	89,650	$7,306 29	112,306 29	111,956 29
Metropolitan Plate Glass			100,000	100,000				100,000 00	100,000 00
National Surety					200,000	200,000		200,000 00	200,000 00
New York Plate Glass			100,000	100,000				100,000 00	100,000 00
Preferred Accident			200,000	200,000				200,000 00	200,000 00
New York Accidental							3 21	3 21	3 21
United States Casualty*					283,000	254,700		283,000 00	254,700 00
New Amsterdam Casualty					250,000	250,000		250,000 00	250,000 00
U. S. Fidelity and Guarantee Co					100,000	100,000		100,000 00	100,000 00
United States Guarantee					115,000	114,100		115,000 00	114,100 00
Total (21 companies)			$965,000	$965,000	$2,293,000	$2,263,450	$7,309 50	$3,265,309 50	$3,235,759 50
NEN YORK JOINT STOCK FIRE INSURANCE COMPANIES (SPECIAL DEPOSITS.)									
American Fire					$200,000	$200,000		$200,000 00	$200,000 00
Buffalo German					200,000	200,000		200,000 00	200,000 00
Continental			$500,000	$500,000	95,000	95,000		595,000 00	595,000 00
German American					500,000	500,000		500,000 00	500,000 00
Glens Falls					200,000	200,000		200,000 00	200,000 00
Niagara Fire					250,000	250,000		250,000 00	250,000 00
United States Fire			25,000	25,000	100,000	100,000		125,000 00	125,000 00
Williamsburgh City	$205,000	$205,000			75,000	75,000		280,000 00	280,000 00
Total (8 companies)	$205,000	$205,000	$525,000	$525,000	$1,620,000	$1,620,000		$2,350,000 00	$2,350,000 00
CO-OPERATIVE INSURANCE ASSOCIATIONS.									
Empire Life					$5,000	$5,000		$5,000 00	$5,000 00
Mutual Benefit							$99 66	99 66	99 66
Mutual Reserve Fund	$200,000	$200,000						200,000 00	200,000 00
Total (3 companies)	$200,000	$200,000			$5,000	$5,000	$99,66	$205,099 66	$205,099 66

*Includes 130,000 State of New York bonds.

TABLE No. XI—(*Concluded*).

FOREIGN FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Bonds and Mortgages.		United States Bonds.		Railroad, Canadian, District of Columbia and City Bonds.		Cash in bank	Total Securities and Cash.	
	Principal paid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
Aachen and Munich	.....	.....	$200,000	$200,000	.....	.....	.....	$200,000 00	$200,000 00
Alliance	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Atlas	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Atlanta Home	.....	.....	.....	.....	$25,000	$25,000	.....	25,000 00	25,000 00
Baloise	.....	.....	200,000	200,000	.....	.....	.....	200,000 50	200,000 00
Bavarian Mortgage	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
British America	.....	.....	170,000	170,000	30,000	30,000	.....	200,000 00	200,000 00
Caledonian	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Commercial Union	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Guardian	.....	.....	1,000	1,000	.....	.....	.....	1,000 00	1,000 00
Hamburg-Bremen	.....	.....	.....	.....	205,000	205,000	.....	205,000 00	205,000 00
Helvetia-Swiss	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Imperial	.....	.....	236,000	236,000	50,000	50,000	.....	286,000 00	286,000 00
Insurance Co. Salamandra	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Lancashire	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Law Union and Crown	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Lion Fire	.....	.....	.....	.....	210,000	209,900	.....	210,000 00	209,900 00
Liverpool and London and Globe	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
London and Lancashire	.....	.....	80,000	80,000	120,000	120,000	.....	200,000 00	200,000 00
Madgeburg	.....	.....	100,000	100,000	*100,000	100,000	.....	200,000 00	200,000 00
Manchester	.....	.....	.....	.....	200,000	200,000	.....	200,000 00	200,000 00
Moscow	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Munich Re-Insurance	.....	.....	100,000	100,000	100,000	100,000	.....	200,000 00	200,000 00
Netherlands	.....	.....	.....	.....	200,000	200,000	.....	200,000 00	200,000 00
North British and Mercantile	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Northern	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Norwich Union	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Palatine	.....	.....	.....	.....	200,000	200,000	.....	200,000 00	200,000 00
Phoenix	.....	.....	.....	.....	200,000	200,000	.....	200,000 00	200,000 00
Prussian National	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Royal	.....	.....	235,000	235,000	.....	.....	.....	235,000 00	235,000 00
Royal Exchange	.....	.....	.....	.....	200,000	200,000	.....	200,000 00	200,000 00
Scottish Union and National	.....	.....	.....	.....	†200,000	200,000	.....	200,000 00	200,000 00
Sun Insurance Office	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
The Corp. of London Assurance	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00

Transatlantic Fire					262,000	262,000		262,000 00	262,000 00
Svea Fire and Life					**200,000	200,000		200,000 00	200,000 00
Union Assurance Society			200,000	200,000				200,000 00	200,000 00
Virginia Fire and Marine					13,000	13,000		13,000 00	13,000 00
Virginia State			10,000	10,000				10,000 00	10,000 00
Western			141,000	141,000	‡60,000	60,000		201,000 00	201,000 00
Total (41 companies)			$5,073,000	$5,073,000	$2,575,000	$2,574,900		$7,648,000 00	$7,647,900 00
FOREIGN MARINE INSURANCE COMPANIES.									
British and Foreign			$110,000	$110,000	$100,000	$100,000		$210,000 00	$210,000 00
General			150,000	150,000	50,000	50,000		200,000 00	200,000 00
Indemnity					200,000	200,000		200,000 00	200,000 00
Mannheim			100,000	100,000	200,000	200,000		300,000 00	300,000 00
Marine					300,000	300,000		300,000 00	300,000 00
Reliance					275,000	275,000		275,000 00	275,000 00
Sea			100,000	100,000	100,000	100,000		200,000 00	200,000 00
Standard					200,000	200,000		200,000 00	200,000 00
Switzerland					200,000	200,000		200,000 00	200,000 00
The Corp. of London Assurance					210,000	210,000		210,000 00	210,000 00
Thames and Mersey			200,000	200,000				200,000 00	200,000 00
Union Marine			100,000	100,000	100,000	100,000		200,000 00	200,000 00
Total (12 companies)			$760,000	$760,000	$1,935,000	$1,935,000		$2,695,000 00	$2,695,000 00
FOREIGN LIFE INSURANCE COMPANIES.									
Eagle and Albion					$100,000	$100,000	$3,191 05	$100,000 00	$100,000 00
Lion Life								3,191 05	3,191 05
Liverpool and London and Globe			$100,000	$100,000				100,000 00	100,000 00
Nederland			200,000	200,000				200,000 00	200,000 00
Royal			100,000	100,000				100,000 00	100,000 00
Total (5 companies)			$400,000	$400,000	$100,000	$100,000	$3,191 05	$503,191 05	$503,191 05
FOREIGN CASUALTY INSURANCE COMPANIES.									
Employers' Liability			$200,000	$200,000	$50,000	$50,000		$250,000 00	$250,000 00
General Accident Assurance					250,000	250,000		250,000 00	250,000 00
Guarantee Co. of North America			100,000	100,000	110,000	109,400		210,000 00	209,400 00
London Guarantee and Accident			200,000	200,000				200,000 00	200,000 00
Ocean Accident (Credit Guarantee)					202,000	202,000		202,000 00	202,000 00
Ocean Accident (Casualty)					250,000	250,000		250,000 00	250,000 00
Total (6 companies)			$500,000	$500,000	$862,000	$861,400		$1,362,000 00	$1,361,400 00
Aggregate (129 companies)	$824,000	$824,000	$9,137,000	$9,137,000	$10,000,000	$9,969,750	$53,555 95	$20,014,555 95	$19,984,305 95

† Queens county road bonds. ‡ Canadian stock. * Including $100,000 State of New York canal bonds. ** Including $100,000 State of New York canal bonds.

TABLE No XII.

Showing name, location and names of officers of each Life and Stipulated Premium Life, Casualty, Surety, Credit Guaranty and Real Estate Title Insurance Company now authorized to transact business in this State.

COMPANIES.	Location.	OFFICERS.	
		President.	Secretary.
Amer. Bon'g & Trust Co.	Baltimore, Md	James Bond	Samuel H. Scriver.
Amer. Credit Ind. Co	No. 309 Broadway, N. Y.	S. M. Phelan	E. M. Treat.
American Surety	No. 100 Broadway, N. Y.	H. D. Lyman	W. E. Keyes.
American Union	No. 11 Broadway, N. Y.	M. M. Belding	John Napier.
Ætna	Hartford, Conn	M. G. Bulkeley	J. L. English.
Ætna Indemnity	Hartford, Conn	Robert A. Giffing	E. S. Pegram.
Bankers' Life	No. 31 Nassau st., N. Y.	Richard Morgan	Chas. S. Gaubert.
Berkshire	Pittsfield, Mass	Wm. R Plunkett	James W. Hull.
Bond & Mort. Guar. Co.	No. 175 Remsen st, Bl'yn	Wm. B. Isham	Frank Bailey.
Brooklyn	Cor. Nass. & Lib'ty, N.Y.	William M. Cole	H. L. Sears, asst.
City Tr. Safe D. & Sur. Co	Philadelphia, Pa	Charles M. Swain	James F. Lynd.
Connecticut General	Hartford, Conn	Thomas W. Russell.	R. W. Huntington, Jr.
Connecticut Mutual	Hartford, Conn	Jacob L. Greene	H. H. White.
Eagle U. S. Branch	No. 142 Pearl st., N. Y.	C. R. Leaycraft	Manager.
Employ. Liability Assur. Co. (Ld)., London, Eng.	No. 71 Kilby st., Boston	Samuel Appleton and W. T. Dana	Managers.
Equitable	No 120 Broadway, N. Y.	Jas. W. Alexander	Wm. Alexander.
Fidelity and Casualty	No. 97 Cedar st., N. Y.	George F. Seward	Robert J. Hillas.
Fidelity and Deposit Co	Baltimore, Md	Edwin Warfield	H. E. Bosler.
Fidelity Mutual Life	Philadelphia, Pa	L. G. Fouse	W. S. Campbell.
Frankfort Amer. Ins. Co	No. 43 Cedar st., N. Y.	Paul Dumcke	Gordon Macdonald.
Genl. Acc'd't Assur. Corp. Perth, Scotland	Philadelphia, Pa	Muir & Houghton	Managers
German-American Real Estate Title Guar. Co.	No. 175 Broadway, N. Y.	E. B. Loew	C. J. Obermayer.
Germania	No. 20 Nassau st., N. Y.	Cornelius Doremus.	Hubert Cillis.
Gr't East. Cas. & Ind. Co.	No. 290 Broadway, N. Y.	Cornelius Van Cott.	Louis H. Fibel.
Guarantee Co. of N. A.	Montreal, Canada	Edward Rawlings	Robert Kerr.
Hartf'd S. B. I. & Ins. Co.	Hartford, Conn	J. M. Allen	J. B. Pierce.
Home	No. 256 Broadway, N. Y.	George E Ide	Ellis W. Gladwin.
John Hancock Mutual	Boston, Mass	Stephen H. Rhodes.	Roland O. Lamb.
Lawyers' Mort. Ins. Co.	No. 37 Liberty st., N. Y.	Ed. W. Coggeshall.	R. J. Hone.
Lawyers' Surety Co	No. 32 Liberty st., N. Y.	Joel B. Erhardt	Joel Rathbone.
Lawyers' Title	No. 37 Liberty st., N. Y.	E. W. Coggeshall	William P. Dixon.
London Guar & Acc't Co. (Ltd.) London, Eng.	Chicago, Ill	Arthur W. Masters.	Manager.
Long Island Title Guar.	No. 181 Remsen st, B'lyn	George V. Brower	Robert Rae.
Lloyd's Plate Glass	No. 63 William st., N. Y.	W. T. Woods	C.E.W.Chambers.
Manhattan	No. 66 Broadway, N. Y.	Henry B. Stokes	Wm. C. Frazee.
Maryland Casualty Co.	Baltimore, Md	John T. Stone	Wm. E. Thomsen.
Massachusetts Mutual	Springfield, Mass	John A. Hall	Henry M. Phillips.
Metropolitan	Madison square, N. Y.	John R. Hegeman	G. B. Woodward.
Metropolitan Plate Glass.	No. 66 Liberty st., N. Y.	Eugene H. Winslow	S. Wm. Burton.
Michigan Mutual	Detroit, Mich	O. R. Looker	Jas. H. Cummins.
Mutual	No. 32 Nassau st., N. Y.	R. A. McCurdy	Wm. J. Easton.
Mutual Benefit	Newark, N. J	Amzi Dodd	Edw. L. Dobbin.
National	Montpelier, Vt	Charles Dewey	O. D. Clark.
National Surety Co	No. 346 Broadway, N. Y.	Charles A. Dean	Ballard McCall.
Nederland Lim. Liability	No. 11 Broadway, N. Y.	L. I. Dubourcq	Resident Mgr.
New Amsterdam Cas'y.	No 149 Broadway, N. Y.	Edward V. Loew	Chas. T. Hopper.
New England Mutual	Boston, Mass	Benj. F. Stevens	S. F. Trull.
New Jersey Plate Glass.	Newark N. J	S. C. Hoagland	Jas. S. Heddon.
New York	No. 346 B'way, New York	John A. McCall	Chas. C. Whitney.
New York Life and Trust	No. 52 Wall st., New Y'k	Henry Parish	Henry Parish, Jr.
New York Plate Glass	No. 24 Pine st., New Y'k	Max Danziger	Major A. White.
Northwestern Mutual	Milwaukee, Wis	H. L. Palmer	J. W. Skinner.
Ocean Accident & Guar. Corp., London, Eng.	No. 346 B'way, New York	Oscar Ising	Manager.

TABLE No. XII — (*Concluded*).

COMPANIES.	Location.	Officers.	
		President.	Secretary.
Pacific Mutual	San Francisco, Cal	George A. Moore	J. N. Patton.
Penn Mutual	Philadelphia, Pa	Harry F. West	Henry C. Brown.
Phœnix Mutual	Hartford, Conn	Jonathan B. Bunce	C. H. Lawrence.
Preferred Acc. Ins. Co.	No. 290 B'way, New York	P. C. Lounsbury	Kimball C. Atwood
Presby. Ministers' Fund.	Philadelphia, Pa	Rev. Robt. Graham.	Rev. Perry S. Allen.
Provident Life and Trust	Philadelphia, Pa	Samuel R. Shipley	C. Walter Borton.
Provident Savings	No. 346 B'way, New York	E. W. Scott	Wm. E. Stevens.
Prudential Ins. Co. of Am.	Newark, N. J	John F. Dryden	Forrest F. Dryden.
Security Mutual	Binghampton, N. Y	Wm. G. Phelps	Chas. M. Turner.
Security Trust and Life	Philadelphia, Pa	Robert E. Pattison	Edwin S. Bartlett.
Standard Life and Acc.	Detroit, Mich	D. M. Ferry	E. A. Leonard.
State Mutual	Worcester, Mass	A. G. Bullock	Henry M. Witter.
Title and Guarantee Co.	Rochester, N. Y.	Frederick Cook	Benj. B. Chace.
Travelers	Hartford, Conn	Jas. G. Batterson	John E. Morris.
Union Cas. & Surety Co.	St Louis, Mo	Edward Cluff	LeGr. L. Atwood.
Union Central	Cincinnati, Ohio	John M. Pattison	E. P. Marshall.
Union Mutual	Portland, Md	Fred'k E. Richards.	J. Frank Lang.
Union Surety & Guar. Co.	Philadelphia, Pa	Arnold Marcus	J. J. Mason.
United States Cas'lty Co.	No. 141 B'way, New York	James W. Hinckley.	Edson S. Lott.
United States Fidel. & Gty.	Baltimore, Md	John R. Bland	George R. Callis.
United States Guarantee.	No. 111 B'way, New York	Edward Rawlings	D. J. Tompkins.
United States	No. 261 B'way, New York	George H. Burford	A. Wheelwright.
Washington	No. 141 B'way, New York	W. A. Brewer, Jr	G. H. Brewer.

TABLE XIII.

Receipts of the Insurance Department for the Fiscal Year ending September 30, 1899.

Fees for filing statements:		
Fire Insurance Companies, other States	71	$1,385 00
Life Insurance Companies, other States	21	385 00
Casualty Insurance Companies, other States	11	230 00
Foreign Fire Insurance Companies	35	700 00
Foreign Marine Insurance Companies	22	440 00
Foreign Life Insurance Companies	2	40 00
Foreign Casualty Insurance Companies	6	120 00
Foreign Credit and Guarantee Companies	2	40 00
Co-operative Insurance Associations of other States	21	390 00
Fees for filing charters:		
Fire Insurance Companies of other States	5	105 00
Casualty Insurance Companies of other States	1	25 00
Foreign Fire Insurance Companies	2	60 00
Foreign Casualty Insurance Companies	1	30 00
Fees for certificates of authority:		
Fire Insurance Companies of other States	6,438	14,149 00
Marine Insurance Companies of other States	3	6 00
Life Insurance Companies of other States	3,972	7,540 00
Casualty Insurance Companies of other States	642	1,316 00
Foreign Fire Insurance Companies	3,445	6,890 00
Foreign Marine Insurance Companies	30	60 00
Foreign Casualty Insurance Companies	75	150 00
Foreign Credit and Guarantee Companies	6	12 00
Co-operative Insurance Associations of other States	11	22 00
Fees for certified copies of papers on file	.....	2,073 37
Fees for service summons and complaints on Superintendent	193	386 00
Fees for certificates of deposit, etc	.....	3,970 00
State licenses to insurance companies of other States:		
Fire, 23; life, 7; casualty, 7	37	3,645 00
Tax on premiums:		
Fire Insurance Companies of other States		12,507 50
Marine Insurance Companies of other States		25,898 12
Life Insurance Companies of other States		51,547 27
Casualty Insurance Companies of other States		13,644 33
Foreign Life Insurance Companies		1,269 80
Foreign Marine Insurance Companies		38,532 01
Foreign Casualty Insurance Companies		4,118 74
Tax on reserve of policies of Life Insurance Companies of other States		26,423 33
Fees for valuation of policies of Life Insurance Companies of other States		1,274 78
Fees for licenses (4), to special agents under section 137, chapter 690, Laws of 1892		800 00
Fees for corporation certificates		268 00
Postage on Insurance Reports		3 50
Revenue stamps		3 60
Total general receipts		$220,460 35

Amount refunded for examination of Insurance Companies:

Fire:		
Agricultural Insurance Company	$2,625 49	
Broadway Insurance Company	149 93	
Dutchess County Mutual Insurance Company	368 62	
Glen Cove Mutual Insurance Company	84 57	
Globe Fire Insurance Company	555 69	
Guardian Fire and Life Assurance Company	25 00	
Hamburg-Bremen Fire Insurance Company	28 23	
Harmonia Mutual Fire Insurance Company	176 82	
Highland Mutual Fire Insurance Company	64 31	
Insurance Company of the State of New York	99 73	
Kings County Fire Insurance Company	43 01	
Lancashire Insurance Company	147 85	
London and Lancashire Insurance Company	38 71	
Manhattan Fire Insurance Company	1,030 97	
Mutual Fire Insurance Company of Albany	72 71	
Phoenix Assurance Company	29 84	
Queens and Suffolk Mutual Insurance Company	134 92	
Richmond County Mutual Insurance Company	86 90	
Rutgers Fire Insurance Company	69 78	
Suffolk County Mutual Insurance Company	127 17	
Traders' Fire Insurance Company	118 28	
Westchester Fire Insurance Company	444 06	
		$6,522 59

Life:		
American Union Life Insurance Company	$43 55	
Brooklyn Life Insurance Company	34 41	
Equitable Life Assurance Society	783 04	
Germania Life Insurance Company	149 19	
Home Life Insurance Company	573 31	
Manhattan Life Insurance Company	142 96	
Metropolitan Life Insurance Company	428 91	
Mutual Life Insurance Company	2,083 56	
New York Life Insurance Company	13,680 73	
Provident Savings Life Assurance Society	66 66	
United States Life Insurance Company	153 49	
Washington Life Insurance Company	361 30	
		$18,501 11
Casualty:		
Preferred Accident Insurance Company	$68 45	
Interstate Casualty Company	19 34	
		87 79
Credit and guarantee:		
German-American Real Estate Title and Guarantee Company		97 21
Co-operative:		
Bankers' Life Insurance Company	$36 00	
Empire Life Insurance Company	95 20	
Mutual Reserve Fund Life Association	5,898 74	
Traders and Travelers' Accident Company	96 76	
		6,126 70
Live stock association:		
Reserve Fund Live Stock Insurance Company		67 20
Total refunded for services and expenses of examinations		31,402 60
Amount refunded for services and expenses of appraisers on appraisal of property of Insurance Companies:		
Fire:		
Agricultural Insurance Company	$3,786 36	
Dutchess County Mutual Insurance Company	178 37	
Glen Cove Mutual Insurance Company	132 30	
Harmonia Mutual Fire Insurance Company	155 00	
Kings County Fire Insurance Company	30 00	
Mutual Fire Insurance Company of Albany	92 40	
Queens and Suffolk Mutual Insurance Company	68 16	
Richmond County Mutual Insurance Company	40 00	
Suffolk County Mutual Insurance Company	124 61	
Westchester Fire Insurance Company	106 55	
		4,713 75
Life:		
Mutual Life Insurance Company	$13,820 06	
New York Life Insurance Company	3,264 71	
Provident Savings Life Assurance Society	40 00	
		17,124 77
Credit and guarantee:		
German-American Real Estate Title and Guarantee Company		222 60
Co-operative:		
Mutual Reserve Fund Life Association	$60 00	
Insurance Department of Minnesota	129 33	
		189 33
Total refunded for services and expenses of appraisers	$22,250 45	
Total refunded for services and expenses of examinations	31,402 60	
Aggregate	$53,653 05	
Aggregate receipts for fiscal year ending September 30, 1899		$274,113 40

Expenses of the Insurance Department for the Fiscal Year ending September 30, 1899.

PAID FROM SPECIAL APPROPRIATION.

Salary of Superintendent	$7,000 00		
Traveling expenses of Superintendent	1,700 00		
		$8,700 00	
Salary of First Deputy Superintendent	$5,000 00		
Traveling expenses of First Deputy Superintendent	2,300 00		
		7,300 00	
Salary of Second Deputy Superintendent		4,500 00	
			$20,500 00

PAID FROM GENERAL APPROPRIATION.

Salaries of regular and extra clerks	$57,427 57	
Salaries of twenty-six special examiners	10,711 89	
Office stationery	1,508 35	
Postage	843 92	
Expressage	367 84	
Telegrams	322 16	
Telephone and messenger service	1,753 10	
Miscellaneous printing and binding	2,116 74	
Office expenses	233 56	
Office furniture	672 37	
Newspapers and newspaper clippings	255 62	
Typewriter, etc	198 20	
Printing and binding Insurance Reports for 1899	2,100 00	
Books for library	42 00	
Expenses of attending Insurance Convention	112 00	
Traveling expenses of Second Deputy Superintendent	249 00	
Traveling expenses of Third Deputy Superintendent	970 35	
Expenses of Chief Examiner	802 00	
Counsel fees and disbursements	1,550 00	
United States revenue stamps	45 00	
Repairs to general office and repairs to Actuary's room, etc.	1,997 07	
Steel vault in Department (balance)	4,730 00	

EXAMINING COMPANIES AND ASSOCIATIONS.

Mutual Reserve Fund Life Association (not charged company)	147 60	
German Baptists of North America (not charged company)	35 30	
		$89,191 64

NEW YORK OFFICE EXPENSES.

Rent of office	$1,700 00	
Telephone, etc	817 12	
Telegrams	66 61	
Stationery	37 82	
Sundry expenses	134 62	
		2,756 17
Total general expenses for fiscal year ending September 30, 1899		$112,447 81

EXAMINATION ACCOUNT.

Expenses paid from special appropriation by chapter 606, Laws of 1898, and chapter 569, Laws of 1899, to enable the Superintendent to carry into effect the provisions of chapter 690, Laws of 1892, for the examination of insurance companies:

Examination Account.—Classification of Expenses.

Amounts paid by State Treasurer and refunded by companies:

FIRE INSURANCE COMPANIES.

	For appraisals.	For examinations.
Agricultural Insurance Company	$3,786 36	$2,625 49
Broadway Insurance Company	.....	149 93
Dutchess County Mutual Insurance Company	178 37	368 62
Glen Cove Mutual Insurance Company	132 30	84 57
Globe Fire Insurance Company	.....	555 69
Guardian Fire and Life Assurance Company	.....	25 00
Hamburg-Breman Fire Insurance Company	.....	28 23
Harmonia Mutual Fire Insurance Company	155 00	176 82
Insurance Company of the State of New York	.....	99 73
Kings County Fire Insurance Company	30 00	43 01
Lancashire Insurance Company	.....	147 85
London and Lancashire Insurance Company	.....	38 71
Manhattan Fire Insurance Company	.....	1,030 97
Mutual Fire Insurance Company of Albany	92 40	72 71
Phoenix Assurance Company	.....	29 84
Queens and Suffolk Mutual Insurance Company	68 16	134 92
Richmond County Mutual Insurance Company	40 00	86 90
Rutgers Fire Insurance Company	.....	69 78
Suffolk County Mutual Insurance Company	124 61	127 17
Traders' Fire Insurance Company	.....	118 28
Westchester Fire Insurance Company	106 55	444 06

LIFE.	For appraisals.	For examinations.
American Union Life Insurance Company	.....	$43 55
Brooklyn Life Insurance Company	.....	34 41
Equitable Life Assurance Society	.....	783 04
Germania Life Insurance Company	.....	149 19
Home Life Insurance Company	.....	573 31
Manhattan Life Insurance Company	.....	142 96
Metropolitan Life Insurance Company	.....	428 91
Mutual Life Insurance Company	$13,820 06	1,999 46
Mutual Life Insurance Company (paid 1898)	.....	84 10
New York Life Insurance Company	3,264 71	13,680 73
Provident Savings Life Assurance Society	40 00	66 66
United States Life Insurance Company	.....	153 49
Washington Life Insurance Company	.....	361 30
CASUALTY.		
Preferred Accident Insurance Company	.....	68 45
Interstate Casualty Company	.....	19 34
CREDIT AND GUARANTEE.		
German-American Real Estate Title and Guarantee Company	222 60	97 21
CO-OPERATIVE, ETC.		
Bankers' Life Insurance Company	.....	36 00
Empire Life Insurance Company	.....	95 20
Mutual Reserve Fund Life Association	60 00	5,898 74
Traders & Travelers' Accident Company	.....	96 76
Insurance Department of Minnesota	129 33	.....
Reserve Fund Live Stock Insurance Company	.....	67 20

SUMMARY.

Total amount paid for appraisals (refunded by companies)		$22,250 45
Total amount paid for examinations (refunded by companies)		31,254 19
Add amount uncollected from Mutual Benefit Association of Suffolk County		339 78
Total amount paid		$53,844 42

This item of $53,844.42 represents expenses incurred in the examination of forty-two companies and associations, necessitating the employment of extra special examiners pending such examinations, amounting to $31,593.97, and appraisers for appraisal of property owned by and mortgaged to sixteen companies and associations, amounting to $22,250.45.

Of the above amount, $53,844.42 paid by State Treasurer during the fiscal year ending September 30, 1899, $53,653.05 has been refunded by companies and associations as appears in another part of this Report under head of "Receipts." The difference between the amount paid and the amount refunded, $191.37, is explained as follows:

Amount paid by State Treasurer for fiscal year ending September 30, 1899			$53,844 42
Amount refunded by companies		$53,653 05	
Deduct amount uncollected from Mutual Benefit Association	$339 78		
Add amounts paid by State Treasurer in 1898 but collected from companies in 1899.			
Mutual Life Insurance Company	$84 10		
Highland Mutual Fire Insurance Company	64 31		
	148 41		
	$191 37		
		191 37	
		$53,844 42	

VALUATION SPECIAL ACCOUNT.

Expenses paid from special appropriation by chapter 606, Laws of 1898, to enable the Superintendent to carry into effect the provisions of section 84, chapter 690, Laws of 1892	$5,942 13

CLASSIFIED AS FOLLOWS:

Printing valuation tables	$718 05
Repairing arithmometer	43 00
Traveling expenses of actuary	123 20
David H. Keefer, Assistant Actuary, salary one year	2,783 34
Postage	400 00
One tucker letter file	150 00
One new typewriter	118 75
New office furniture, desks, cabinets, etc.	1,596 79
Sundries	9 00
	$5,942 13

VALUATION OF ESTATES ACCOUNT.

Expenses paid from special appropriation to chapter 606, Laws of 1898, to enable the Superintendent to carry into effect the provisions of chapter 690, Laws of 1892, for actuarial work in valuation of estates		$2,400 00
James E. Cross, assistant actuary, salary for one year	$2,400 00	

NEW YORK OFFICE APPROPRIATION.

Expenses paid from special appropriation granted by chapter 790, Laws of 1897, for the purchase of a safe and necessary furniture for New York office	$443 32

CLASSIFIED AS FOLLOWS:

Office furniture	$443 32

SPECIAL APPROPRIATION FOR CHANGES IN ACTUARY'S ROOM AND GENERAL OFFICE.

Expenses paid from special appropriations granted by chapter 606, Laws of 1898 and chapter 569, Laws of 1899, for necessary changes in the actuary's room and general office	$5,800 00

CLASSIFIED AS FOLLOWS:

Canopies for windows	$277 00
Painting	21 50
Two new galleries, new rubber tile floor, and repairs and changes in actuary's room and general office, as per contract	4,694 55
Sundry repairs	223 95
New Office furniture	583 00
	$5,800 00

SPECIAL APPROPRIATION FOR COMPILATION AND DIGEST OF INSURANCE REPORTS.

Paid William Barnes on account	$1,000 00	$1,000 00
Total general and special expenses paid by New York State Treasurer for the fiscal year ending September 30, 1899		$181,877 68

Summary of Receipts and Expenses.

RECEIPTS.

Amount of fees and taxes collected by the Insurance Department during the fiscal year	$274,113 40

EXPENSES.

Total general expenses paid by New York State Treasurer for the fiscal year	$112,447 81
Expenses paid from special appropriation granted by chapter 569, Laws of 1899, to carry into effect the provisions of chapter 690, Laws of 1892, for the examination of insurance companies	53,844 42
Expenses paid from special appropriation granted by chapter 606, Laws of 1898, to enable the Superintendent to carry into effect the provisions of section 84, chapter 690, Laws of 1892 (valuation special account)	5,942 13
Expenses paid from special appropriation granted by chapter 606, Laws of 1898, to enable the Superintendent to carry into effect the provisions of chapter 690, Laws of 1892, for actuarial work in valuation of estates	2,400 00

Expenses paid from special appropriation granted by chapter 790, Laws of 1897, for the purchase of a safe and necessary furniture for the New York office	$443 32	
Expenses paid from special appropriation granted by chapter 606, Laws of 1898, and chapter 569, Laws of 1899, for necessary changes in the actuary's room and general office	5,800 00	
Expenses paid from special appropriation granted by chapter 607, Laws of 1898, for a compilation and digest of Insurance Department reports	1,000 00	
Total general and special expenses paid by New York State Treasurer for the fiscal year ending September 30, 1899		$181,877 68
Excess of receipts over expenses for fiscal year		92,235 72

Summary of Receipts and Expenses from January 12, 1860, *to October* 1, 1899.

RECEIPTS.

From office fees collected by the Insurance Department and Comptroller.	$4,213,095 97
From assessment to meet deficit of October 1, 1861	1,995 68
From assessment to meet deficit of October 1, 1862	1,431 74
Total receipts to October 1, 1899	$4,216,523 39
Total expenses to October 1, 1899	2,952,329 44
Excess of receipts over expenses to October 1, 1899	$1,264,193 95

List of Officers, Clerks, Extra Clerks and Examiners employed in the Insurance Department during the Fiscal Year ending September 30, 1899, *with their respective periods of service and compensation therefor.*

PAID FROM SPECIAL APPROPRIATION.

Louis F. Payn, Superintendent, one year	$7,000 00	
Robert H. Hunter, First Deputy Superintendent, one year	5,000 00	
Henry D. Appleton, Second Deputy Superintendent, one year	4,500 00	
		$16,500 00

PAID FROM GENERAL APPROPRIATION.

William H. Buckley, Third Deputy Superintendent, one year	$4,500 00
M. H. Robertson, chief of Tax Department, one year	4,500 00
John S. Paterson, actuary, one year	4,250 00
Thomas F. Behan, clerk, one year	2,600 00
Marion K. Heath, confidential clerk	2,500 00
Frank M. Smyth, clerk, one year	2,500 00
Frank A. Gremmler, clerk, one year	2,100 00
Charles S. Crippen, clerk, one year	1,850 00
William H. McCall, clerk, one year	1,800 00
John M. Hinkle, clerk, one year	1,650 00
Nathaniel Hyatt, clerk, one year	1,600 00
Charles A. Nicoll, clerk, one year	1,500 00
Alexander Clarke, clerk, one year	1,400 00
Francis A. Dack, clerk, one year	1,500 00
John E. Diefendorf, clerk, one year	1,300 00
Thomas W. Meany, clerk, one year	1,250 00
Eugene C. Kohler, clerk, one year	1,050 00
Thomas J. Judge, assistant actuary, one year	1,600 00
Charles M. Odell, assistant actuary, one year	1,600 00
Arthur F. Saxton, assistant actuary, nine months, eleven days	1,060 00
Campbell W. Whitbeck, ass't actuary, nine months, five days.	1,041 13
Edwin M. Cadman, assistant actuary, nine months	1,025 00
Helen C. Titcomb, confidential examiner, one year	1,200 00
John J. Cunningham, special examiner, six months	750 00
Margaret E. McWilliams, typewriter and copyist, one year	1,400 00
Mary L. Waite, stenographer, one year	1,400 00
Elizabeth W. Munn, stenographer, one year	1,200 00
Harriet S. Mesick, stenographer to Superintendent, one year.	1,200 00
Adelaide Y. Heath, stenographer to first Deputy Superintendent, one year	1,200 00
John B. Haskins, nightwatchman, one year	1,080 00
Chester Donnelly, messenger, one year	925 00
Elijah L. Payn, cashier, four months	833 33

John P. Mesick, confidential examiner, two months, eighteen days	$537 63	
Morris F. Sheppard, confidential examiner, two and one-half months	520 83	
William C. Hackett, confidential examiner, two and one-half months	416 66	
James Keenholts, confidential examiner, two and one-half months	312 50	
Seth C. McArthur, confidential examiner, fifteen days	100 81	
G. V. Edwards, confidential examiner, fifteen days	48 39	
Genvia C. Fuller, stenographer, one month, eight days	125 80	
		$57,427 57

NEW YORK OFFICE.

Isaac Vanderpoel, chief examiner, five months, sixteen days	$2,287 34	
Thomas J. McCabe, special examiner, two months, twenty-nine days	618 13	
Silas C. Hay, special examiner, one month, twenty-one days.	417 72	
Daniel F. Gordon, special examiner, six months, one day	1,161 23	
John P. Mesick, confidential examiner, one month, nineteen days	341 05	
Edward H. Healy, confidential examiner, one month	250 00	
Seth C. McArthur, confidential examiner, one month, twenty-seven days	397 56	
Louis Newgass, confidential examiner, two months, twenty-three days	574 39	
Charles Tracy, confidential examiner, one month, twenty days	274 19	
Isaac Fuld, confidential examiner, one month	125 00	
Richard A. Elmer, confidential examiner, one month, ten days	220 42	
Edwin S. Mellen, confidential examiner, one month, fourteen days	290 32	
Cornelius Shufelt, confidential examiner, one month, six days	154 92	
Wm. Leary, confidential examiner, one month	166 66	
Franklin B. Mitchell, confidential examiner, one month	166 66	
Frank M. Bellinger, confidential examiner, one month, four days	112 91	
Edwin M. Cadman, confidential examiner, twenty-five days	165 00	
Frederick H. Parker, confidential examiner, one month	250 00	
John S. Andrews, confidential examiner, one month, four days	235 21	
G. V. Edwards, confidential examiner, one month, twenty-one days	173 66	
J. B. H. Mongin, confidential examiner, two months, twelve days	593 28	
Arthur F. Saxton, confidential examiner, twenty-nine days	104 17	
John J. Cunningham, special examiner, seven months	875 00	
Charles F. Susdorf, confidential examiner, sixteen days	88 52	
Samuel H. Jones, confidential examiner, one month, twenty-nine days	193 55	
George B. Fowler, confidential examiner, three months, twenty-four days	475 00	
		10,711 89

SPECIAL AND CONFIDENTIAL EXAMINERS PAID FROM SPECIAL APPROPRIATION FOR EXAMINATION OF INSURANCE COMPANIES.

Isaac Vanderpoel, chief examiner, seven months, fifteen days	$3,129 31
Thomas J. McCabe, special examiner, ten months, two days.	2,256 84
Silas C. Hay, special examiner, nine months, two days	2,109 14
Daniel F. Gordon special examiner, four months, twenty-three days	903 75
John P. Mesick, confidential examiner, five months, sixteen days	1,157 57
Edward H. Healy, confidential examiner, nine months, twenty-four days	2,443 54
Seth C. McArthur, confidential examiner, seven months, twenty-seven days	1,638 68
Louis Newgass, confidential examiner, eight months, three days	1,670 19
Charles Tracy, confidential examiner, one month, twenty-eight days	314 67
Isaac Fuld, confidential examiner, two months, twenty-three days	345 83
Richard A. Elmer, confidential examiner, two months, fifteen days	407 33
Edwin S. Mellen, confidential examiner, nine months, thirteen days	1,864 52
Cornelius Shufelt, confidential examiner, six months, twenty-eight days	861 18
William Leary, confidential examiner, two months, twenty-three days	461 09

Franklin B. Mitchell, confidential examiner, five months, seventeen days	$919 33	
Frank M. Bellinger, confidential examiner, nine months, twenty-one days	964 48	
Edwin M. Cadman, confidential examiner, three months, six days	635 00	
Frederick H. Parker, confidential examiner, five months, twenty-four days	1,443 54	
John S. Andrews, confidential examiner, five months, twenty-one days	1,176 05	
G. V. Edwards, confidential examiner, eight months, ten days	955 34	
J. B. H. Mongin, confidential examiner, one month, four days.	281 72	
Arthur F. Saxton, confidential examiner, two months, sixteen days	331 32	
Charles F. Susdorf, confidential examiner, twenty-nine days.	158 78	
Samuel H. Jones, confidential examiner, seven months, twenty-seven days	783 84	
E. H. Snyder, confidential examiner, two months	200 00	
		$27,413 04

VALUATION SPECIAL ACCOUNT.

David H. Keefer, assistant actuary, one year	2,783 34

VALUATION OF ESTATES ACCOUNT.

James E. Cross, assistant actuary, one year	2,400 00
Total	$117,235 84

Fees and Taxes Received by the Insurance Department from various Insurance Companies and Fees received from Individuals and Attorneys for Certified Copies of Papers on File, etc., during the Fiscal Year ending September 30, 1899.

NEW YORK JOINT STOCK FIRE INSURANCE COMPANIES.

Agricultural Insurance Company, Watertown	$6,411 85
American Fire Insurance Company, New York	10 00
Broadway Insurance Company, New York	149 93
British-American Insurance Company of New York, New York	26 00
Citizens' Insurance Company, New York	18 00
Caledonian-American Insurance Company, New York	6 00
Commonwealth Insurance Company, New York	1 00
Empire City Fire Insurance Company, New York	2 00
Eastern Insurance Company of New York, New York	38 00
German Alliance Insurance Company, New York	8 00
German-American Insurance Company, New York	15 09
Germania Fire Insurance Company, New York	2 50
Glens Falls Insurance Company of Glens Falls	4 00
Globe Fire Insurance Company, New York	555 69
Greenwich Insurance Company, New York	12 00
Globe and Rutgers Fire Insurance Company, New York	106 00
Hanover Fire Insurance Company, New York	1 00
Insurance Company of State of New York, New York	103 73
Indemnity Fire Insurance Company, New York	16 50
Kings County Fire Insurance Company, New York	102 51
Liverpool and London and Globe Insurance Company of New York, New York	16 00
Manhattan Fire Insurance Company of the City of New York	1,080 47
Northern Insurance Company, New York	10 00
New York Fire Insurance Company, New York	5 00
Niagara Fire Insurance Company, New York	6 00
North River Insurance Company, New York	1 00
The North German Fire Insurance Company of New York, New York	46 00
Pacific Fire Insurance Company, New York	3 00
Pelican Assurance Company, New York	32 00
Phenix Insurance Company, Brooklyn	6 00
Queen Insurance Company of America, New York	20 00

Rochester German Insurance Company, Rochester	$2 50	
Rutgers Fire Insurance Company, New York	69 78	
Thuringia-American Fire Insurance Company, New York	15 00	
Traders Fire Insurance Company of New York, New York	118 28	
United States Fire Insurance Company, New York	18 00	
Victoria Fire Insurance Company, New York	1 00	
Westchester Fire Insurance Company, New York	575 61	
Williamsburgh City Fire Insurance Company, Brooklyn	7 00	
Total (39 companies)		$9,622 35

NEW YORK MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County Mutual Insurance Company, Poughkeepsie	$546 99	
Glen Cove Mutual Insurance Company, Glen Cove	216 87	
Harmonia Mutual Fire Insurance Company, Buffalo	333 82	
Highland Mutual Fire Insurance Company, Newburgh	64 31	
Mutual Fire Insurance Company of Albany, Albany	165 11	
Richmond County Mutual Insurance Company, Richmond Village	126 90	
Suffolk County Mutual Insurance Company, Southold	251 78	
Queens & Suffolk Mutual Fire Insurance Company, Yaphank	203 08	
Total (8 companies)		1,908 86

FIRE, FIRE MARINE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna Insurance Company, Hartford	$664 00
American Insurance Company, Boston	32 00
American Insurance Company, Newark	369 04
American Fire Insurance Company, Philadelphia	1,485 63
American Central Insurance Company, St. Louis	235 42
Atlanta Home Insurance Company, Atlanta	888 68
Allemannia Insurance Company, Pittsburg	201 14
American Fire Insurance Company, Baltimore	628 31
Armenia Insurance Company, Pittsburg	86 00
Boston Insurance Company, Boston	5,540 20
Citizens' Insurance Company, St. Louis	80 06
Citizens' Insurance Company, Pittsburg	110 00
Capital Fire Insurance Company, Concord	84 00
Connecticut Fire Insurance Company, Hartford	278 00
Concordia Fire Insurance Company, Milwaukee	540 94
Delaware Insurance Company, Philadelphia	286 10
Equitable Fire and Marine Insurance Company, Providence	110 00
Fire Association of Philadelphia, Philadelphia	2,179 83
Firemen's Fund Insurance Company, San Francisco	20 00
Fidelity Fire Insurance Company, Baltimore	839 00
Fire Insurance Company of the County of Philadelphia, Philadelphia	38 00
Firemen's Insurance Company, Baltimore	1,159 00
Firemen's Insurance Company, Newark	120 00
Franklin Fire Insurance Company, Philadelphia	375 91
Farmers' Fire Insurance Company, York	260 09
German-American Fire Insurance Company, Baltimore	439 00
German Fire Insurance Company, Pittsburg	194 00
Girard Fire and Marine Insurance Company, Philadelphia	62 00
Grand Rapids Fire Insurance Company, Grand Rapids	233 25
German Insurance Company, of Freeport, Freeport	258 66
Hartford Fire Insurance Company, Hartford	1,207 00
Home Mutual Insurance Company, San Francisco	20 00
Howard Fire Insurance Company, Baltimore	399 00
Insurance Company of the State of Pennsylvania, Philadelphia	98 28
Lumbermen's Insurance Company, Philadelphia	34 00
Manufacturers and Merchants' Insurance Company, Pittsburg	494 89
Mechanics' Insurance Company, Philadelphia	48 00
Mechanics and Traders' Insurance Company, New Orleans	48 00
Mercantile Fire and Marine Insurance Company, Boston	48 00
Merchants' Insurance Company, Newark	431 89
Merchants' Insurance Company, Providence	112 00
Michigan Fire and Marine Insurance Company, Detroit	177 73
Milwaukee Mechanics' Insurance Company, Milwaukee	227 65
Milwaukee Fire Insurance Company, Milwaukee	58 00
Norwalk Fire Insurance Company, Norwalk	64 00
National Fire Insurance Company, Hartford	330 00
Newark Fire Insurance Company, Newark	52 00
New Hampshire Fire Insurance Company, Manchester	1,002 07
North American Insurance Company, Boston	24 00
Northwestern National Insurance Company, Milwaukee	272 00
New Orleans Insurance Association, New Orleans	105 40
National Fire Insurance Company of Baltimore, Baltimore	173 94
Orient Insurance Company, Hartford	398 00
Pennsylvania Fire Insurance Company, Philadelphia	1,971 19

President and Directors of the Insurance Company of North America, Philadelphia	$18,390 36	
Providence-Washington Insurance Company, Providence	3,992 63	
Phœnix Insurance Company, Hartford	552 00	
Rockford Insurance Company, Rockford	76 00	
Reading Fire Insurance Company, Reading	350 00	
Reliance Insurance Company, Philadelphia	175 10	
St. Paul Fire and Marine Insurance Company, St. Paul	1,996 86	
Security Insurance Company, New Haven	170 00	
Springfield Fire and Marine Insurance Company, Springfield	488 23	
Spring Garden Insurance Company, Philadelphia	1,943 95	
Sun Mutual Insurance Company, New Orleans	357 00	
Saginaw Valley Fire and Marine Insurance Company, Saginaw	183 95	
Schuylkill Fire Insurance Company, Philadelphia	2 00	
Southern Insurance Company of New Orleans, New Orleans	261 65	
Traders' Insurance Company, Chicago	185 15	
Teutonia Insurance Company, New Orleans	65 00	
United Firemen's Insurance Company, Philadelphia	199 04	
United Fire Insurance Company, Baltimore	214 00	
Union Insurance Company, Philadelphia	56 00	
Virginia Fire and Marine Insurance Company, Richmond	284 56	
Virginia State Insurance Company, Richmond	200 00	
Western Insurance Company, Pittsburg	205 77	
Wisconsin Fire Insurance Company, Milwaukee	323 17	
Total (77 companies)		$56,267 72

FOREIGN FIRE INSURANCE COMPANIES.

Alliance Assurance Company, London	$94 00	
Atlas Assurance Company, London	97 10	
Aachen and Munich Fire Insurance Company, Aix-la-Chapelle	95 00	
Baloise Fire Insurance Company, Basle	280 00	
British America Assurance Company, Toronto	361 00	
Bavarian Mortgage and Exchange Bank (Fire Insurance Department), Munich	105 00	
Caledonian Insurance Company, Edinburgh	408 00	
Commercial Union Assurance Company, London	681 00	
Corporation of the Royal Exchange Assurance, London	140 00	
Guardian Fire and Life Assurance Company, London	54 00	
Hamburg-Bremen Fire Insurance Company, Hamburg	288 23	
Helvetia-Swiss Fire Insurance Company, St. Gall	313 00	
Imperial Insurance Company, London	343 00	
Lancashire Insurance Company, Manchester	753 85	
Law Union and Crown Insurance Company, London	81 00	
Lion Fire Insurance Company, London	167 00	
Liverpool and London and Globe Insurance Company, Liverpool	632 38	
London and Lancashire Fire Insurance Company, Liverpool	444 21	
Manchester Assurance Company, Manchester	435 00	
Munich Re-insurance Company, Munich	230 70	
Netherlands Fire Insurance Company of the Hague, The Hague	310 00	
Northern Assurance Company, London	339 00	
North British and Mercantile Insurance Company, London	698 00	
Norwich Union Fire Insurance Society, Norwich	455 00	
Palatine Insurance Company, Manchester	411 50	
Phœnix Assurance Company, London	481 84	
Prussian National Insurance Company, Stettin	35 00	
Royal Insurance Company, Liverpool	733 41	
Scottish Union and National Insurance Company, Edinburgh	274 00	
Sun Insurance Office, London	589 00	
Svea Fire and Life Insurance Company, Gothenburg	293 00	
The Corporation of the London Assurance, London	6,447 07	
Transatlantic Fire Insurance Company, Hamburg	124 00	
Union Society, London	134 00	
Western Assurance Company, Toronto	332 00	
Total (35 companies)		17,660 29

FOREIGN MARINE.

British and Foreign Marine Insurance Company, Liverpool	$7,491 26	
General Marine Insurance Company, Dresden	303 99	
Indemnity Mutual Marine Assurance Company, London	3,533 82	
Mannheim Insurance Company, Mannheim	3,145 64	
Marine Insurance Company, London	34 10	
Sea Insurance Company, Liverpool	6,066 36	
Standard Marine Insurance Company, Liverpool	1,325 25	
Switzerland General Insurance Company, Zurich	2,244 67	
Reliance Marine Insurance Company, Liverpool	1,713 60	
Thames and Mersey Marine Insurance Company, Liverpool	4,373 61	
Union Marine Insurance Company, Liverpool	3,013 24	
Total (11 companies)		33,245 54

FOREIGN LIFE INSURANCE COMPANIES.

Eagle Life Insurance Company, London	$107 44	
Netherlands (Limited) Liability Life Insurance Company, Amsterdam	1,097 57	
Total (2 companies)		$1,205 01

FOREIGN FIDELITY, CASUALTY AND CREDIT GUARANTY INSURANCE COMPANIES.

Employers' Liability Assurance Corporation, London	$2,794 84	
General Accident Assurance Corporation, Perth	316 00	
Guarantee Company of North America, Montreal	323 02	
London Guarantee and Accident Company, London	1,544 88	
Ocean Accident and Guarantee Corporation, London	99 00	
Total (5 companies)		5,077 74

NEW YORK STATE LIFE INSURANCE COMPANIES.

American Union Life Insurance Company, New York	$49 55	
Brooklyn Life Insurance Company, New York	54 41	
Equitable Life Assurance Society of the United States, New York	963 04	
Germania Life Insurance Company, New York	161 19	
Home Life Insurance Company, New York	581 31	
Manhattan Life Insurance Company, New York	157 96	
Metropolitan Life Insurance Company, New York	431 91	
Mutual Life Insurance Company, New York	15,939 62	
New York Life Insurance Company, New York	17,015 19	
Provident Savings Life Assurance Society, New York	142 66	
United States Life Insurance Company, New York	153 49	
Washington Life Insurance Company, New York	397 30	
Total (12 companies)		36,027 63

NEW YORK STATE FIDELITY, CASUALTY AND TITLE INSURANCE COMPANIES.

American Credit Indemnity Company, New York	$47 15	
American Surety Company, New York	85 00	
Fidelity and Casualty Company of New York, New York	10 00	
Frankfort American Insurance Company, New York	15 00	
German-American Real Estate Title Guarantee Company, New York	319 81	
Interstate Casualty Company of New York, New York	19 34	
Lawyers' Title Insurance Company, New York	5 00	
Lawyers' Mortgage Insurance Company, New York	6 00	
Lloyds Plate Glass Insurance Company, New York	18 00	
Metropolitan Plate Glass Insurance Company, New York	20 00	
National Surety Company, New York	52 00	
New Amsterdam Casualty Company, New York	69 50	
New York Plate Glass Insurance Company, New York	8 00	
Preferred Accident Insurance Company of New York, New York	82 95	
United States Guarantee Company, New York	4 00	
Total (15 companies)		761 75

NEW YORK LIVE STOCK INSURANCE COMPANY.

Reserve Fund Life Stock Insurance Company, New York	$67 20	
Total (1 company)		67 20

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company, Hartford	$420 00
Berkshire Life Insurance Company, Pittsfield	3,064 99
Connecticut General Life Insurance Company, Hartford	66 00
Connecticut Mutual Life Insurance Company, Hartford	206 00
John Hancock Mutual Life Insurance Company, Boston	6,737 04
Massachusetts Mutual Life Insurance Company, Springfield	9,400 81
Michigan Mutual Life Insurance Company, Detroit	506 42
Mutual Benefit Life Insurance Company, Newark	498 00
National Life Insurance Company, Montpelier	7,627 98
New England Mutual Life Insurance Company, Boston	5,019 41
Northwestern Mutual Life Insurance Company, Milwaukee	17,299 33
Pacific Mutual Life Insurance Company, San Francisco	47 25
Penn Mutual Life Insurance Company, Philadelphia	9,132 64
Phœnix Mutual Life Insurance Company, Hartford	208 00
Presbyterian Ministers' Fund, Philadelphia	256 41

Provident Life and Trust Company, Philadelphia	$7,248 72	
Prudential Insurance Company of America, Newark	4,010 00	
Security Trust and Life Insurance Company, Philadelphia	2,258 22	
State Mutual Life Assurance Company, Worcester	4,559 86	
Union Central Life Insurance Company, Cincinnati	6,722 23	
Union Mutual Life Insurance Company, Portland	1,642 47	
Vermont Life Insurance Company, Burlington	499 05	
Total (22 companies)		$87,430 83

FIDELITY AND CASUALTY COMPANIES OF OTHER STATES.

Ætna Indemnity Company, Hartford	$144 00	
American Bonding and Trust Company, Baltimore	772 75	
City Trust, Safe Deposit and Surety Company, Philadelphia	1,253 66	
Fidelity and Deposit Company of Maryland, Baltimore	3,588 11	
Hartford Steam Boiler Inspection and Insurance Company, Hartford	78 00	
Maryland Casualty Company, Baltimore	1,385 86	
New Jersey Plate Glass Insurance Company, Newark	1,098 62	
Standard Life and Accident Company, Detroit	2,052 32	
Travelers' Insurance Company, Hartford	588 00	
Union Casualty and Surety Company, St. Louis	2,551 36	
United States Fidelity and Guaranty Company, Baltimore	3,044 65	
Union Surety and Guaranty Company, Philadelphia	53 10	
Total (12 companies)		16,610 43

CO-OPERATIVE INSURANCE ASSOCIATIONS OF NEW YORK STATE.

Bankers' Life Insurance Company, New York	$37 00	
Empire Life Insurance Company, New York	95 20	
Excelsior Mutual Life Association, Oxford	5 00	
Mutual Reserve Fund Life Association, New York	5,958 74	
Security Mutual Life Insurance Company, Binghamton	15 00	
Traders and Travelers' Accident Company, New York	96 76	
Total (6 associations)		6,207 70

CO-OPERATIVE INSURANCE ASSOCIATIONS OF OTHER STATES.

Bankers' Life Association, Des Moines	$30 00	
Bankers' Life Association, St. Paul	10 00	
Boston Mutual Life Association, Boston	20 00	
Commercial Mutual Accident Company, Philadelphia	20 00	
Covenant Mutual Benefit Association, Galesburg	20 00	
Chicago Guaranty Fund Life Society, Chicago	20 00	
Fidelity Mutual Life Association, Philadelphia	20 00	
Hartford Life Insurance Company, Hartford	24 00	
Locomotive Engineers' Mutual Life and Accident Insurance Association, Cleveland	20 00	
Knights Templars and Masons Life Indemnity Company, Chicago	20 00	
Knights Templars and Masonic Mutual Aid Association, Cin.	20 00	
Maine Benefit Association, Auburn	20 00	
Masonic Equitable Accident Association, Boston	20 00	
Masonic Mutual Life Association, Cleveland	20 00	
Merchants' Life Association of the United States, St. Louis	25 00	
Northwestern Benevolent Society, Duluth	10 00	
Northwestern Life Association of Minneapolis, Minneapolis	10 00	
Piqua Mutual Aid and Accident Association, Piqua	20 00	
Provident Mutual Accident Company, Philadelphia	20 00	
Railway Officials and Employees' Accident Association, Indianapolis	25 00	
Scandinavian Mutual Aid Association, Galesburg	20 00	
Total (21 associations)		414 00
Fees for certified copies of papers on file and summons and complaints received from individuals		673 52
Postage on insurance reports		3 50
License fees from special agents under the provisions of section 137, chapter 690, Laws of 1892:		
Benedict & Benedict	$200 00	
Hall & Henshaw	200 00	
Wm. Morgan	200 00	
Weed & Kennedy	200 00	
Total (4 agents)		800 00
Insurance Department of Minnesota, St. Paul (appraising property in New York State)		129 33
Total		$274,113 40

SUMMARY.	No.	Amount.
New York Joint-Stock Fire Insurance Companies	39	$9,622 35
New York Mutual Fire Insurance Companies	8	1,908 86
Fire, Fire-Marine and Marine Insurance Companies of other States.	77	56,267 72
Foreign Fire Insurance Companies	35	17,660 29
Foreign Marine Insurance Companies	11	33,245 54
Foreign Life Insurance Companies	2	1,205 01
Foreign Casualty Insurance Companies and Credit Guaranty Insurance Companies	5	5,077 74
New York State Life Insurance Companies	12	36,027 63
New York State Fidelity, Casualty and Title Insurance Companies.	15	761 75
New York State Live Stock Insurance Companies	1	67 20
Life Insurance Companies of other States	22	87,430 83
Fidelity and Casualty Insurance Companies of other States	12	16,610 43
New York State Co-operative Insurance Associations	6	6,207 70
Co-operative Insurance Associations of other States	21	414 00
Fees for certified copies of papers and summons and complaints received from individuals	....	673 52
Postage on insurance reports	....	3 50
License fees from special agents	4	800 00
Insurance Department of Minnesota, St. Paul (appraising property in New York State)	....	129 33
Aggregate	....	$274,113 40

PART II.

New York State Life Insurance Companies.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1899.

AMERICAN UNION LIFE INSURANCE COMPANY.

Nos. 5, 7, 9 and 11 BROADWAY, NEW YORK.

[Incorporated January 15, 1894; commenced business July 6, 1894.]

M. M. BELDING, President. JOHN NAPIER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $500,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$133,833 47	
Renewal premiums, without deductions for commissions or other expenses	175,298 00	
Dividends applied to pay running premiums	64 24	
Dividends applied to purchase paid-up additions and annuities	244 60	
Surrender values applied to purchase paid-up insurance and annuities	2,570 78	
Total	$312,011 09	
Deduct amount of premiums paid to other companies for reinsurance	254 42	
Total premium receipts		$311,756 67
Interest on:		
Mortgage loans		420 00
Bonds and dividends on stock		11,931 89
Premium notes, loans or liens		83 18
Other debts due the Company		1,129 98
Profit on sales of securities		2,155 10
Total Receipts during the year		**$327,476 82**
Balance of net or ledger assets December 31, 1898		**465,671 29**
Total		**$793,148 11**

III. DISBURSEMENTS DURING 1899.

Death claims	$135,333 75	
Claims on installment policies	5,575 00	
Total net amount actually paid for losses		$140,908 75
Dividends applied to pay running premiums		64 24
Dividends applied to purchase paid-up additions and annuities		244 60
Surrender values paid in cash		738 00
Surrender values applied to purchase paid-up insurance and annuities		2,570 78
(*Total paid policyholders* $144,526.37)		
Commissions and bonuses to agents (less commission on reinsurances), new policies, $95,664.67; renewals, $15,650.68; total		111,315 35
Salaries and allowances for agencies, including managers, agents and clerks		25,802 21
Medical examiners' fees, $8,429.53; inspection of risks, $2,536.17; total		10,965 70
Salaries and all other compensation of officers and other home office employes		47,193 64

Taxes on new premiums, $1,467.33; on renewals, $1,661.83; total	$3,129 16
Insurance department fees and agents' licenses, $1,110.50; municipal and State licenses, $2,898.28; total	4,008 78
Rent, including $5,000 Company's occupancy	5,000 00
Advertising, $2,536; printing and stationery, $3,470.31; postage, $1,226.43; total	7,232 74
Legal expenses, $3,816.38; furniture, etc., $264.05; total	4,080 43
All other disbursements, viz.: Internal revenue tax, $5,834.74; traveling expenses, $5,224.63; actuarial expenses, $1,339.40; miscellaneous, $7,875.53; profit and loss, $438.65; total	20,712 95
(*Total miscellaneous expenses*.....$239,440.96)	
Total Disbursements during the year	**$383,967 33**
Balance	**$409,180 78**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate	$700 00

Collateral Loans.

	Par value.	Amount loaned.	
Paid-up policy No. 208,030 of Connecticut Mutual Life Insurance Company for $1,296	$1,296 00	$500 00	
Paid-up policy No. 194,730 of Connecticut Mutual Life Insurance Company for $218	218 00		
Total amounts	$1,514 00	$500 00	500 00
Loans made in cash to policyholders on this Company's policies assigned as collateral			385 06
Premium notes on policies in force			1,357 09

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States 4 per cent. bonds	$114,421 88	$114,000 00	
Marine and Field Club bonds	1,000 00	750 00	
Central Railroad of New Jersey bonds	1,000 00	1,200 00	
Reform Club City of New York bonds	1,000 00	1,000 00	
Retsof Mining Co. 1st mortgage bonds	37,000 00	37,000 00	
Erie prior lien bonds	9,212 50	8,875 00	
Atch., Topeka & Santa Fe gen. mtg. bds.	9,362 50	9,925 00	
Northern Pacific prior lien bonds	9,737 50	10,350 00	
Oregon Railway and Navigation bonds	9,687 50	10,100 00	
Minn. & St. Louis 1st consolidated bonds.	10,825 00	10,800 00	
Chicago, Rock Island & Pacific gen. mtg. bonds	15,867 33	15,637 00	
Norfolk and Western gold 4 per cent. bonds	9,250 00	9,100 00	
Monongahela Gas Co. bonds	5,000 00	5,000 00	
N. Y. C. & H. R. R. R. stock	2,500 00	3,325 00	
National Folding Box and Paper Co. stock.	5,000 00	7,500 00	
Manhattan Refrigerating Co. stock	10,000 00	10,000 00	
Consolidated Gas Co. of Baltimore stock	3,750 00	2,612 00	
Total (carried out at cost value)	$254,614 21	$257,174 00	254,614 21
Cash in Company's office, $49.861.50; deposited in banks, $42,336.33; total			92,197 83
Bills receivable			8,642 47
Agents' debit balances			84,286 26
Total			$442,682 92
Deduct agents' credit balances			33,502 14
Total net or ledger assets, as per balance above			**$409,180 78**

OTHER ASSETS.

Interest due and accrued on bonds and stocks	$2,109 99
Market value of bonds and stocks over cost	2,559 79

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force	$50,068 47	$66,637 02	
Gross deferred premiums on policies in force	13,596 55	31,650 81	
Total	$63,665 02	$98,287 83	
Deduct cost of collection	12,733 00	19,657 57	
	$50,932 02	$78,630 26	
Net amount of uncollected and deferred premiums			129,562 28
Furniture, fixtures, supplies, etc			20,000 00
Aggregate ledger and other assets			$563,412 84

Items not Admitted.

Furniture, fixtures and supplies	$20,000 00	
Agents' debit balances	84,286 26	
Bills receivable	8,642 47	
Total		112,928 73
Total admitted Assets		**$450,484 11**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$261,588 00	
Deduct net value of risks of this Company reinsured in other solvent companies	224 00	
Net reserve		$261,364 00
Present value of amounts not yet due on matured installment policies (face, $79,975)		62,469 00
Death losses in process of adjustment or adjusted and not due		54,500 00
Due on account of salaries, rents and office expenses		3,428 00
Liabilities on policyholders' account		$381,761 00
Gross divisible surplus		68,723 11
Capital stock paid up	$500,000 00	
Total Liabilities		**$450,484 11**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	1,707	$1,773,547
Endowment policies	117	258,735
All other policies	4,622	14,023,038
New policies issued during the year.		
Whole life policies	1,343	1,583,701
Endowment policies	131	167,945
All other policies	1,783	5,929,839

Old policies revived during the year.

	Number.	Amount.
Whole life policies	15	$39,575
Endowment policies	1	1,000
All other policies	7	29,672
Total number and amount	9,726	$23,807,052
Deduct policies decreased and ceased to be in force	2,358	4,633,727
Total policies in force at the end of the year	7,368	$19,173,325

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	2,003	$2,389,231
Endowment policies	196	314,110
All other policies	5,169	16,469,984
Total policies in force at the end of year	7,368	$19,173,325

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	51	$163,178
By surrender	11	48,762
By lapse	1,880	3,248,896
By change and decrease	16	169,236
Not taken	400	1,003,655
Totals	2,358	$4,633,727

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	1,296	$3,513,366
Policies issued during 1899	712	957,874
Total	2,008	$4,471,240
Deduct policies ceased to be in force during 1899	404	883,106
Policies in force in New York December 31, 1899	1,604	$3,588,134

	Number.	Amount.
Losses and claims unpaid December 31, 1898	1	$5,000
Losses and claims incurred during 1899	5	18,016
Total	6	$23,016

	Number.	Amount.
Losses and claims on policies in New York paid during 1899		$23,016 00
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash		$70,504 97

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$2,784 49	
Received during the year on new policies, $252.85; on old policies, $3,278.19; total	3,531 04	
Total		$6,315 53
Deductions during the year, as follows:		
Voided by lapse	$1,144 71	
Redeemed by maker in cash	3,813 73	
Total reduction of premium note account		4,958 44
Balance, note assets at end of the year		$1,357 09

BANKERS' LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

No. 31 NASSAU STREET, NEW YORK.

[Commenced business March 24, 1869; reincorporated October 28, 1899.]

RICHARD MORGAN, President. CHARLES S. GAUBERT, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$200,311 53	
Renewal premiums, without deductions for commissions or other expenses	248,327 43	
Dividends applied to pay running premiums	1,241 98	
Surrender values applied to pay running premiums	1,206 75	
Total premium receipts		$451,087 69
Interest on:		
Mortgage loans		3,497 78
Bonds and dividends on stock		4,502 15
Premium notes, loans or liens		55 11
Other debts due the Company		1,317 40
Profit on sales of securities		356 25
From all other sources, viz.: Dividend Marine National Bank of New York, $20.12; advance payments, $1,314.49; agents' balances, $934.16; commissions retained by agents, $341.10; premiums for policies applied for, $33,186.93; total		35,796 80
Total Receipts during the year		**$496,613 18**
Balance of net or ledger assets December 31, 1898, including $100,000 issue of capital		**333,420 41**
Total		**$830,033 59**

III. DISBURSEMENTS DURING 1899.

Death claims	$148,655 85
Premium notes voided by lapse	381 10
Dividends applied to pay running premiums	1,241 98
Advance payments returned	34,340 16
Surrender values paid in cash	152 70
Surrender values applied to pay running premiums	1,206 75
(*Total paid policyholders* $185,978.54)	
Commissions and bonuses to agents (less commission on reinsurances), new policies, $120,432.14; renewals, $7,904.08; total	128,336 22
Salaries and allowances for agencies, including managers, agents and clerks	17,759 53
Medical examiners' fees	7,368 00
Salaries and all other compensation of officers and other home office employes	28,478 37
Taxes on premiums	1,118 20

Insurance department fees and agents' licenses, $1,466.02; municipal and State licenses, $365.65; total		$1,831 67
Rent		6,570 04
Advertising, $1,144.81; printing and stationery, $2,725.96; postage, $2,092.81; total		5,963 58
Legal expenses		4,055 33
Losses on sales of securities, $5; on furniture and fixtures, $4,066.67; total		4,071 67
All other disbursements, viz.: Organization tax, $125; revenue tax, $5,382.30; traveling, $4,720.61; office expenses, $7,814; exchange, $148.60; total		18,190 51
(*Total miscellaneous expenses*.....$223,743.12)		
Total Disbursements during the year		**$409,721 66**
Balance		**$420,311 93**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate	$73,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral	316 00
Premium notes on policies in force	3,687 92

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States Gov. 3 per cent. bonds	$108,789 75	$110,580 75	
United States Cons. 4 per cent. bonds	15,926 15	17,175 00	
N. Y. State canal improvement 3 p. c. bonds	10,175 82	10,250 00	
N. Y. City additional water 3 per cent. bonds	15,112 50	15,112 50	
Providence, R. I., sewer loan 4 p. cent. bonds	5,611 11	5,787 50	
Providence, R. I., water loan 4 p. cent. bonds	11,222 22	11,575 00	
Cent. Pac. Ry. Co. 1st ref. mtg. gold 4 p. c. bonds	9,875 00	9,837 50	
Met. St. Ry. Co. gen. mtg. gold 5 p. c. bonds	11,772 50	11,900 00	
North. Pac. Ry. Co. prior lien 4 p. ct. bonds	10,200 00	10,375 00	
Atch., Topeka & Santa Fe R. R. Co. gen. mtg. gold 4 per cent. bonds	9,600 00	9,900 00	
B. & O. R. R. Co. 1st mtg. gold 4 p. ct. bonds	9,900 00	9,850 00	
Wabash R. R. Co. 1st mtg. 5 per cent. bonds	10,981 25	11,400 00	
Bur. Cedar R. & N. R. R. Co. 1st mtg. 5 per cent. bonds	5,095 63	5,325 00	
Union Pac. R. R. Co. 1st mtg. gold 4 per cent. bonds	9,738 75	10,425 00	
Denver & Rio Grand R. R. Co. 1st con. mtg. gold 4 per cent. bonds	9,812 50	9,750 00	
Delaware Lack. & Western R. R. stock	9,593 75	8,900 00	
Chic., Mil. & St. Paul R. R. preferred stock	17,337 50	17,200 00	
Total (carried out at cost value)	$280,744 43	$285,343 25	$280,744 43
Cash in Company's office, $915.56; deposited in banks, $43,815.95; total			44,731 51
Bills receivable			1,210 73
Agents' debit balances			16,621 34
Total			$420,311 93
Deduct agents' credit balances			3,290 85
Total net or ledger assets			**$417,021 08**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$765 00	
Bonds and stocks	125 00	
Premium notes, loans or liens	10 62	
Total		900 62
Market value of bonds and stocks over cost		4,598 82

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$204 98	$10,277 41	
Gross deferred premiums on policies in force	3,103 74	36,196 32	
Totals	$3,308 72	$46,473 73	
Deduct cost of collection	661 74	9,294 75	
	$2,646 98	$37,178 98	
Net amount of uncollected and deferred premiums			$39,825 96
Aggregate ledger and other assets			$462,346 48

Items not Admitted.

Agents' debit balances	$16,621 34	
Bills receivable	1,210 73	
Total		17,832 07
Total admitted Assets		**$444,514 41**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest		$250,367 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies		2,585 50
Death losses reported, no proofs received	$1,000 00	
Death losses and other policy claims resisted by the Company	15,000 00	
Total policy claims		16,000 00
Premiums paid in advance		941 60
Due on account of salaries, rents and office expenses		9,372 69
Reserve on cancelled policies upon which a surrender value may be demanded		306 00
Amount of any other liability of the Company, viz.: Disability trust fund, $211; premiums paid on policies applied for, $742.86; total		953 86
Liabilities on policyholders' account		**$280,526 65**
Gross divisible surplus		**163,987 76**
Capital stock paid up	$100,000 00	
Total Liabilities		**$444,514 41**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	1,078	$3,537,500
All other policies	3,200	8,698,049

New policies issued during the year.

Whole life policies	1,288	5,299,000
Endowment policies	19	56,000
All other policies	376	1,404,000

Old policies revived during the year.

	Number.	Amount.
Whole life policies	7	$22,000
All other policies	22	78,000
Total number and amount	5,990	$19,094,549
Deduct policies decreased and ceased to be in force.	892	2,991,549
Total policies in force at end of the year	5,098	$16,103,000

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	1,992	$7,540,000
Endowment policies	19	56,000
All other policies	3,087	8,507,000
Total policies in force at the end of year	5,098	$16,103,000

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	48	$147,016
By lapse	672	2,122,533
Not taken	172	722,000
Totals	892	$2,991,549

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,642	$6,955,049
Policies issued during 1899	185	447,000
Total	2,827	$7,402,049
Deduct policies ceased to be in force during 1899.	234	669,049
Policies in force in New York December 31, 1899	2,593	$6,733,000

	Number.	Amount.
Losses and claims unpaid December 31 ,1898	1	$1,005
Losses and claims incurred during 1899	34	101,016
Total	35	$102,021

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	35	$102,021

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $144,045.77; notes or credits, $6,705,25; total $150,751 02

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$3,088 85	
Received during the year on new policies, $12,143.42; on old policies, $6,140.26; total	18,283 68	
Total		$21,372 53
Deductions during the year, as follows:		
Voided by lapse	$381 10	
Redeemed by maker in cash	17,303 51	
Total reduction of premium note account		17,684 61
Balance, note assets at end of the year		$3,687 92

BROOKLYN LIFE INSURANCE COMPANY.

CORNER NASSAU AND LIBERTY STREETS, NEW YORK.

[Organized and commenced business July, 1864.]

WILLIAM M. COLE, President. H. LUTHER SEARS, Asst. Secretary.

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$33,359 30	
Renewal premiums, without deductions for commissions or other expenses	164,832 35	
Dividends applied to pay running premiums	4,540 66	
Dividends applied to purchase paid-up additions and annuities	420 06	
Surrender values applied to purchase paid-up insurance and annuities	10,171 00	
Total	$213,323 37	
Deduct amount of premiums paid to other companies for reinsurance	5,854 24	
Total premiums receipts		$207,469 13
Interest on:		
Mortgage loans		18,515 11
Bonds and dividends on stock		28,467 00
Premium notes, loans or liens		3,724 14
Rents from Company's property		27,221 08
Profit on sales of securities		9,823 06
Total Receipts during the year		**$295,219 52**
Balance of net or ledger assets December 31, 1898		**1,632,764 32**
Total		**$1,927,983 84**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$116,151 00	
Matured endowments and additions thereto	31,646 00	
Claims on installment policies and additions	500 00	
Total net amount actually paid for losses and matured endowments		$148,297 00
Paid to annuitants		546 00
Premium notes voided by lapse		8,651 96
Dividends applied to pay running premiums		4,120 60
Dividends applied to purchase paid-up additions and annuities		420 06
Surrender values paid in cash		5,731 69
Surrender values applied to purchase paid-up insurance and annuities		10,171 00
(Total paid policyholders $177,938.31)		
Stockholders for interest or dividends		8,750 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $11,875.98; renewals, $6,423.36; total		18,299 34

Medical examiners' fees and inspection of risks	$1,753 66
Salaries and all other compensation of officers and other home office employes	19,590 00
Taxes on new premiums and on renewals	1,148 40
Taxes on real estate	5,866 69
Rent, including $5,000 Company's occupancy	5,344 44
Commuting renewal commissions	4,552 84
Advertising, $2,292.84; printing and stationery, $762.63; total	3,055 47
Legal expenses	1,320 08
Repairs and expenses on real estate	6,253 20
All other disbursements, viz.: Expenses of home office	7,638 15
(*Total miscellaneous expenses* $83,572.27)	
Total Disbursements during the year	**$261,510 58**
Balance	**$1,666,473,26**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$599,886 44
Loans on mortgage (first liens) on real estate	370,095 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Winona and St. Peter's R. R. Co. 7 per cent bonds (guar. by Chic. & N. W. R.R. Co.)	$1,000 00	$1,270 00	$1,000 00	
Mutual Union Telegraph Co. 6 per cent. gold bonds	1,000 00	1,100 00	750 00	
Total amounts	$2,000 00	$2,370 00	$1,750 00	
				1,750 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				91,655 40
Premium notes on policies in force				48,128 28

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
No. Pac. R. R. Co. preferred stock	$6,094 24	$14,900 00
Chic. Terminal Transfer preferred stock	1,400 00	1,800 00
Chic. Terminal Transfer common stock	260 00	440 00
Brooklyn city local impt. bonds	100,000 00	100,000 00
Richmond city municipal bonds	10,000 00	11,800 00
Chic. & Erie 1st mortgage bonds	14,597 17	17,250 00
Chic., Mil. & St. Paul (Lac. and Dar.) 1st mortgage bonds	7,521 50	8,260 00
Chic., Mil. & St. Paul (genl. mtg.) 1st mtg. bonds	20,000 00	21,800 00
Chic., Mil. & St. Paul (Hastings, Dak.), 1st mortgage bonds	4,140 00	4,360 00
New York city schoolhouse	26,250 00	26,375 00
N. Y. & N. J. Telephone Co. gen. mtg. bds.	10,250 00	11,250 00
Chicago Terminal Transfer gold bonds	8,342 09	9,450 00
Union Ferry Co. of N. Y. and Brooklyn 1st mortgage gold bonds	15,076 25	15,225 00
Brooklyn Union Gas Co. 1st mtg. bonds	30,929 58	34,800 00
Broadway & Seventh Ave. R. R. Co. 1st. con. gen. mtg. bonds	17,494 58	22,800 00
No. Pac. R. R. Co. gen. lien 3 per cent. gold bonds	21,615 39	29,362 50
Chic., Bur. & Quincy (Neb. ext.) 1st. mtg. bonds	9,022 50	10,950 00
Edison Elec. Ill. Co. of N. Y. bonds	10,775 00	10,900 00
Wabash R. R. Co. 1st mortgage bonds	15,755 25	16,987 50
Lehigh Valley of N. Y. bonds	9,984 70	10,900 00
Western Transit 1st mortgage gold bonds	13,404 44	13,373 75
Lehigh Valley Terminal 1st mtg. bonds	17,755 00	17,680 00

	Cost value.	Market value.	
Met. St. R. R. Co. gen. mortgage bonds....	$27,620 00	$29,625 00	
Union Pac. 1st mortgage R. R. bonds.....	28,912 50	30,750 00	
Atchison, Topeka & Santa Fe R. R. gen. mortgage bonds	20,068 51	19,625 00	
Southern R. R. Co. 1st mtg. con. gold bonds	15,919 31	16,050 00	
Total (carried out at cost value).....	$463,188 01	$506,713 75	$463,188 01
Cash in Company's office, $1,790.64; deposited in banks, $77,219.69; total			79,010 33
Temporary premium loans			12,759 80
Total net or ledger assets, as per balance above.....			**$1,666,473 26**

OTHER ASSETS.

Interest accrued on:		
Mortgages	$3,449 10	
Bonds and stocks.....	2,289 58	
Collateral loans	3 75	
Premium notes, loans or liens.....	4,663 97	
Rents due and accrued on Company's property or lease...	1,488 07	
Total		$11,894 47
Market value of real estate over cost.....		88 56
Market value of bonds and stocks over cost.....		43,525 74

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force.....	$349 24	$2,022 50	
Gross deferred premiums on policies in force	2,226 48	26,585 14	
Totals.....	$2,575 72	$28,607 64	
Deduct cost of collection.....	1,373 36	1,241 57	
	$1,202 36	$27,366 07	
Net amount of uncollected and deferred premiums.....			28,568 43
Total admitted Assets.....			**$1,750,550 46**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$1,555,264 00	
Same for dividend additions.....	23,956 00	
Total.....	$1,579,220 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	12,316 00	
Net reserve		$1,566,904 00
Present value of amounts not yet due on matured installment policies (face, $8,500).....		5,943 00
Death losses reported, no proofs received.....		5,610 00
Dividends of surplus, or other description of profits due policyholders		996 56
Premiums paid in advance.....		824 88
Reserve on cancelled policies upon which a surrender value may be demanded		618 00
Annuities in reduction of premiums.....		333 00
Excess of unpaid and deferred premiums over reserves....		491 94
Liabilities on policyholders' account.....		**$1,581,721 38**
Gross divisible surplus.....		168,829 08
Capital stock paid up.....	$125,000 00	
Total Liabilities.....		**$1,750,550 46**
Surplus accumulated on deferred dividend policies.....		$3,012 00

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,225	$4,233,292
Endowment policies	661	1,107,043
All other policies	127	393,953
New policies issued during the year:		
Whole life policies	152	225,558
Endowment policies	96	246,375
All other policies	23	74,385
Old policies increased in amount.		
Whole life policies	2	2,000
Endowment policies	1	1,000
Total number and amount	4,287	$6,283,606
Deduct policies decreased and ceased to be in force	406	723,682
Total policies in force at the end of the year	3,881	$5,559,924

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	3,104	$4,011,734
Endowment policies	661	1,196,985
All other policies	116	351,205
Total policies in force at the end of the year	3,881	$5,559,924

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	85	$171,724
By maturity (endowments)	28	30,130
By expiry (term)	19	35,655
By surrender	87	112,923
By lapse	144	257,000
By change and decrease	4	14,750
Not taken	39	101,500
Totals	406	$723,682

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	1,959	$2,791,697
Policies issued during 1899	179	408,137
Totals	2,138	$3,199,834
Deduct policies ceased to be in force during 1899.	217	376,819
Policies in force in New York December 31, 1899	1,921	$2,823,015

	Number.	Amount.
Losses and claims incurred during 1899	52	$79,159 09
Losses and claims on policies in New York paid during 1899	50	$75,659 09
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $123,640.18; notes or credits, $422.60; total		$124,062 78

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$57,820 58	
Received during the year on policies	2,859 67	
Total		$60,680 25
Deductions during the year, as follows:		
Used in payment of losses and claims	$2,442 68	
Used in purchase of surrendered policies	9,425 23	
Redeemed by maker in cash	684 06	
Total reduction of premium note account		12,551 97
Balance, note assets at end of the year		$48,128 28

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

No. 120 BROADWAY, NEW YORK.

[Incorporated July 26, 1859; commenced business July 28, 1859.]

JAMES W. ALEXANDER, President. WILLIAM ALEXANDER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$6,001,218 11	
Renewal of premiums, without deductions for commissions or other expenses	32,934,820 73	
Dividends applied to purchase paid-up additions and annuities	719,162 57	
Surrender values applied to purchase paid-up insurance and annuities	1,829,413 00	
Consideration for annuities, other than matured installment policies	883,280 39	
Total	$42,367,894 80	
Deduct amount of premiums paid to other companies for re-insurance	1,080 45	
Total premium receipts		$42,366,814 35
Interest on:		
Mortgage loans		1,719,321 04
Bonds and dividends on stock		6,107,289 69
Other debts due the Company		1,363,966 27
Rents from Company's property		2,027,742 45
From all other sources, viz.: Profit and loss		293,067 06
Total Receipts during the year		**$53,878,200 86**
Balance of net or ledger assets December 31, 1898		**241,604,322 61**
Total		**$295,482,523 47**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$13,845,366 82	
Matured endowments and additions thereto	1,409,352 31	
Claims on installment policies	26,116 03	
Total net amount actually paid for losses and matured endowments		$15,280,835 16
Paid to annuitants		586,358 58
Dividends paid policyholders in cash		2,335,647 11
Dividends applied to purchase paid-up additions and annuities		719,162 57
Surrender values paid in cash		3,356,125 02
Surrender values applied to purchase paid-up insurance and annuities		1,829,413 00
(*Total paid policyholders* $24,107,541.44)		
Stockholders for interest or dividends		7,000 00

Commissions and bonuses to agents (less commission on reinsurances), new policies, $3,082,545.13; renewals, $2,153,072.57; annuities, $27,914.66; total		$5,263,532 36
Salaries and allowances for agencies, including managers, agents and clerks		357,252 00
Medical examiners' fees and inspection of risks		391,630 52
Salaries and all other compensation of officers and other home office employes		777,058 44
Taxes on premiums, $223,519.53; on reserves, $12,922.07; on stamps and customs, $97,842.25; total		334,283 85
Taxes on real estate		400,589 04
Insurance department fees and agents' licenses, $13,346.10; municipal and state licenses, $33,987.92; total		47,334 02
Rent		357,684 15
Commuting renewal commissions		986,805 77
Advertising, printing and stationery, postage and exchange		495,346 69
Legal and traveling expenses and Guarantee Co. bonds		260,955 80
Repairs and expenses on real estate		530,661 38
Reduction book value bonds, purchased at a premium		342,040 00
All other disbursements, viz.: Clerical expenses, agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses		223,210 53
(*Total miscellaneous expenses* $10,433,344.55)		
Total Disbursements during the year		**$34,882,925 99**
Balance		**$260,599,597 48**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value		**$38,632,227 11**
Loans on mortgage (first liens) on real estate		**36,994,231 92**

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chicago & Northwest stock	$50,000 00	$80,000 00	
Chicago & Alton Purchase Money certificates	25,000 00	26,250 00	
Great Northern preferred stk.	60,000 00	103,800 00	
Minneapolis, St. Paul & St. Marie preferred stock	20,000 00	11,600 00	$200,000 00
Norfolk & Western R. R. stk.	100,000 00	25,000 00	
Union Pacific R. R. stock	10,000 00	4,800 00	
Chicago, Mil. & St. Paul stk.	10,000 00	11,750 00	
Pacific Coast stock	10,000 00	5,100 00	
Manhattan Elevated R. R. stk.	44,000 00	43,120 00	
Denver & Rio Grande R. R. Preferred stock	20,000 00	14,100 00	
Chicago, Rock Island & Pacific stock	10,000 00	10,650 00	
Atchison, Topeka & Santa Fé preferred stock	10,000 00	6,200 00	100,000 00
Sugar stock	21,500 00	27,735 00	
Illinois Central R. R. stock	5,000 00	5,600 00	
Union Pacific R. R. stock	20,000 00	9,600 00	
Denver & Rio Grande stock	10,000 00	1,800 00	
Pennsylvania R. R. stock	5,000 00	6,550 00	
Reading General bonds	250,000 00	216,250 00	
Baltimore & Ohio bonds	13,000 00	12,383 00	250,000 00
Baltimore & Ohio, Pittsburgh Junction bonds	90,000 00	81,000 00	

	Par value.	Market value.	Amount loaned.
Mutual Fuel Gas bonds.....	$50,000 00	$52,500 00	
Chicago & East Illinois bds.	50,000 00	56,000 00	
St. Louis & Southwestern bds.	80,000 00	69,200 00	
Brooklyn Rapid Transit R. R. stock	70,000 00	50,400 00	
Chicago & East Illinois R. R. stock	10,000 00	9,000 00	$250,000 00
Chicago & East Illinois preferred stock	30,000 00	36,000 00	
Kings County Electric bds...	10,000 00	12,000 00	
Duluth & Iron Range bonds..	10,000 00	10,650 00	
Chicago, Rock Island & Pacific bonds	30,000 00	31,800 00	
Chicago & Alton Purchase Money certificates	121,000 00	127,050 00	
Chicago, St. Paul, Minn. & Omaha R. R. stock.....	110,000 00	132,000 00	
Southern Pacific R. R. stock.	10,000 00	3,800 00	250,000 00
Chic., Burlington & Quincy R. R. stock.....	20,000 00	24,200 00	
Baltimore & Ohio R. R. preferred stock	30,000 00	22,650 00	
Del., Lackawanna & Western R. R. stock.....	25,000 00	44,500 00	
New York Cen. R. R. stock..	50,000 00	65,500 00	
Minneapolis, St. Paul & St. Marie stock	20,000 00	4,600 00	100,000 00
Wabash R. R. prfd stock.....	20,000 00	4,200 00	
Reading R. R. 1st prfd stock.	25,000 00	13,000 00	
Denver & Rio Grande preferred stock	280,000 00	196,000 00	
Chic. & Northwest R. R. stk.	250,000 00	400,000 00	
Great Northern R. R. pfd stk.	70,000 00	120,400 00	1,000,000 00
Pennsylvania R. R. stock.....	210,000 00	275,100 00	
St. Louis & Iron Mountain bonds	250,000 00	275,000 00	
Union Pacific bonds.....	10,000 00	10,450 00	
Chicago & Pacific bonds.....	15,000 00	17,700 00	
Albany & Susquehanna bds..	20,000 00	23,000 00	
St. Paul, Minn. & Manitoba bonds	10,000 00	11,575 00	100,000 00
Chesapeake & Ohio bonds....	25,000 00	24,000 00	
Wabash 1st mortgage bds....	10,000 00	11,300 00	
Jersey Central bonds.....	10,000 00	10,800 00	
Winona & St. Peter bonds....	12,000 00	14,760 00	
Westinghouse Elec. & Manufac. Co. preferred stock.....	95,000 00	118,750 00	150,000 00
Westinghouse Co. Air Brake stock	20,000 00	80,000 00	
Bal. & Ohio R. R. pfd. stk.	300,000 00	228,000 00	
Union Pacific R. R. stock.....	150,000 00	72,000 00	
Union Pacific R. R. pfd stk..	30,000 00	22,500 00	
Chic. & Northwest R. R. stk.	50,000 00	80,000 00	
Canada Southern R. R. stk..	10,000 00	4,800 00	
Southern Pacific bonds.....	68,000 00	54,400 00	
Central Pacific bonds.....	48,000 00	39,360 00	500,000 00
Atchison, Topeka & Santa Fé bonds	55,000 00	54,518 00	
St. P., Minn. & Omaha R. R. stock	90,000 00	108,000 00	
Northern Pacific R. R. stk...	40,000 00	21,200 00	
Savannah, Florida & Western bonds	50,000 00	47,500 00	
Ohio Southern bonds.....	50,000 00	45,000 00	
Toronto, Hamilton & Buffalo bonds	45,000 00	41,400 00	
Baltimore & Ohio bonds.....	75,000 00	71,438 00	200,000 00
Toledo, St. Louis & Kansas City bonds	22,000 00	25,520 00	
Western Transit bonds.....	10,000 00	10,200 00	
Alabama & Great Southern 1st mortgage bonds	7,000 00	7,700 00	
Baltimore & Ohio Southwestern bonds	100,000 00	90,000 00	
Savannah, Florida & Western bonds	50,000 00	47,500 00	
Central Pacific bonds.....	100,000 00	98,000 00	250,000 00
Toledo, St. Louis & Kansas City bonds	58,000 00	67,280 00	
Mexican Central bonds.....	10,000 00	7,200 00	

	Par value.	Market value.	Amount loaned.
Toledo, Walholding Valley & Ohio stock	$100,000 00	$110,000 00	
Toronto, Hamilton & Buffalo bonds	50,000 00	46,000 00	
Baltimore & Ohio Southwestern bonds	35,000 00	31,500 00	$250,000 00
Union Pacific bonds	78,000 00	81,510 00	
Central Pacific bonds	37,000 00	36,260 00	
Baltimore & Potomac bonds	4,000 00	4,760 00	
Pennsylvania R. R. Co. stk.	140,000 00	183,400 00	150,000 00
Chic., Burl. & Quincy bonds.	240,000 00	243,600 00	200,000 00
Metropolitan Ry. Trust bds.	30,000 00	35,400 00	
Reading R. R. 1st prfd. stock.	25,000 00	13,000 00	
Norfolk & Western R. R. stk.	20,000 00	4,600 00	
New York Central R. R. stk.	10,000 00	13,100 00	100,000 00
Chicago, Burl. & Quincy R. R. stock	20,000 00	24,200 00	
Manhattan Elevated R.R. stk.	50,000 00	48,500 00	
Baltimore & Ohio bonds	100,000 00	95,250 00	
Great Northern R. R. pfd stk.	40,000 00	69,200 00	
People's Gas stock	30,000 00	31,500 00	
Union Pacific R. R. stock	10,000 00	4,800 00	
Northern Pacific bonds	50,000 00	51,875 00	250,000 00
East Tenn. & Virginia bds.	10,000 00	11,400 00	
Del., Lack. &. W R. R. stk.	20,000 00	35,600 00	
Bal. & Ohio R. R. prfd stk.	40,000 00	30,400 00	
Central Pacific bonds	1,000,000 00	980,000 00	
Mexican Central bonds	750,000 00	532,500 00	
Baltimore & Ohio, Pittsburgh Junction bonds	650,000 00	585,000 00	
Manhattan Elevated bonds	422,000 00	443,100 00	
Reading General bonds	385,000 00	333,025 00	
Oregon Navigation bonds	221,000 00	223,210 00	3,000 000 00
Baltimore & Ohio Southwestern bonds	50,000 00	45,000 00	
Chicago, Mil. & St. Paul convertible bonds	290,000 00	487,200 00	
Denver Consolidated bonds	67,000 00	72,360 00	
Western Union Tel. stock	40,000 00	34,400 00	
Manhattan Elev. R. R. stk.	10,000 00	9,700 00	
Illinois Central R. R. stock	20,000 00	22,400 00	
Chi., Burl. & Quincy stock	10,000 00	12,100 00	
Chi. & Northwest R. R. stk.	40,000 00	64,000 00	
Consolidated Gas stock	32,500 00	62,563 00	
Minneapolis & St. Louis R. R. preferred stock	10,000 00	9,050 00	
Union Pac. R. R. pfd. stock	60,000 00	45,000 00	
Chi., Mil. & St. Paul stock	40,000 00	46,800 00	
Atchison, Topeka & Santa Fé R R. preferred stock	30,000 00	18,600 00	
Norfolk & Western R. R. pfd. stock	80,000 00	55,200 00	
Northern Pac. R. R. pfd. stk.	20,000 00	14,800 00	
New York Central R. R. stk.	10,000 00	13,100 00	500,000 00
Chi., R. I. & Pac. R. R. stk.	20,000 00	21,200 00	
Pullman Pal. Car. Co. stock	20,000 00	37,600 00	
Northern Pac. R R. stock	10,000 00	5,400 00	
Chi., Burl. & Quincy bonds	60,000 00	60,600 00	
New York Gas, Eleceric Light, Heat & Power Co. bonds	60,000 00	60,000 00	
Central Pacific bonds	10,000 00	8,200 00	
Ohio Northern 1st mtg. bds.	15,000 00	15,450 00	
Missouri Pacific bonds	1,000 00	920 00	
Fort Worth & Decatur 1st mtg. bonds	5,000 00	3,550 00	
Atchison, Topeka & Santa Fé bonds	25,000 00	24,781 00	
C., C., C. & St. Louis bonds.	1,000 00	935 00	
Colorado Southern bonds	100,000 00	82,000 00	
Central Pacific bonds	50,000 00	49,000 00	
Southern Railway bonds	60,000 00	64,800 00	250,000 00
Baltimore & Ohio, Southwestern Division bonds	85,000 00	76,500 00	
Reading General bonds	50,000 00	43,250 00	
Baltimore & Ohio pfd. stock	100,000 00	76,500 00	
Denver & Rio Grande pfd. stk.	20,000 00	14,000 00	
Illinois Central R. R. stock	10,000 00	11,200 00	
Union Pacific R. R. stock	30,000 00	14,400 00	
Atchison, Topeka & Santa Fé preferred stock	100,000 00	61,000 00	200,000 00
Union Pac. R. R. pfd. stock	20,000 00	15,000 00	
Chi. & Northwest R. R. stk.	10,000 00	16,000 00	
Southern Pacific bonds	67,000 00	53,600 00	

	Par value.	Market value.	Amount loaned.
St. Louis & Iron Mountain bonds	$100,000 00	$110,500 00	
Baltimore & Ohio, Southwestern bonds	100,000 00	90,000 00	$250,000 00
Union Pacific bonds	100,000 00	104,500 00	
Chicago Terminal bonds	4,000 00	3,740 00	
Baltimore & Ohio, Southwestern bonds	4,000 00	4,000 00	
Mercantile Trust Co. stock	5,000 00	35,000 00	
Wheeling & Lake Erie pfd. stock	10,000 00	5,200 00	9,800 00
Louisville & Nashville 2d mtg. bonds	50,000 00	59,500 00	
Mobile & Ohio bonds	50,000 00	42,000 00	
Pullman Pal. Car Co. stock	30,000 00	56,400 00	
Denver & Rio Grande R. R. preferred stock	50,000 00	35,000 00	
Del., Lackawanna & Western R. R. stock	30,000 00	53,400 00	250,000 00
St. Paul, Minn. & Omaha R. R. preferred stock	10,000 00	16,500 00	
Ontario & Western R. R. stk.	20,000 00	4,400 00	
Consolidated Gas Co. stock	10,000 00	19,200 00	
Union Pacific R. R. stock	30,000 00	14,400 00	
Southern Pacific R. R. stk.	10,000 00	3,800 00	
Louisville & Nashville R. R. stock	10,000 00	8,000 00	
Pullman Pal. Car. Co. stock	30,000 00	56,400 00	
Atchison, Topeka and Santa Fé preferred stock	10,000 00	6,200 00	
Northern Pac. R. R. pfd. stk.	20,000 00	14,600 00	
Colorado Southern bonds	125,000 00	103,750 00	
Southern R. R. pfd. stock	110,000 00	59,400 00	200,000 00
Chic., Burl. & Quincy R. R. stock	10,000 00	12,100 00	
Missouri, Kansas & Texas 2d mtg. bonds	10,000 00	6,800 00	
Chi., Mil. & St. Paul R. R. stk.	10,000 00	11,700 00	
Chi. & Eastern Illinois bds.	10,000 00	11,200 00	
St. Louis & Southwestern 1st mortgage bonds	10,000 00	8,600 00	
Brooklyn & Queens Con. bds.	30,000 00	30,900 00	
Union Pacific R. R. pfd. stk.	20,000 00	14,800 00	100,000 00
Brooklyn Rapid Transit stk.	30,000 00	21,600 00	
People's Gas stock	20,000 00	21,000 00	
Mutual Fuel Gas bonds	20,000 00	21,000 00	
Brooklyn Rapid Transit bds.	7,000 00	7,420 00	
Jersey Central R. R. stock	20,000 00	23,800 00	
Atchison, Topeka & Santa Fé preferred stock	130,000 00	80,600 00	
Southern R. R. pfd. stock	20,000 00	10,800 00	
Missouri Pacific R. R. stock	20,000 00	8,200 00	
St. Paul & Duluth R. R. stk.	20,000 00	12,000 00	
Colorado Southern R. R. 1st preferred stock	60,000 00	24,600 00	
Atchison, Topeka & Santa Fé bonds	33,000 00	32,712 00	200,000 00
Colorado Southern bonds	60,000 00	49,200 00	
Missouri Pac. Col. Trust bds.	10,000 00	9,200 00	
Northern Pacific R. R. stock	10,000 00	5,300 00	
Denver & Rio Grande preferred stock	10,000 00	7,000 00	
Rio Grande & Western R. R. preferred stock	10,000 00	8,100 00	
St. Joseph & Grand Island bonds	117,000 00	96,525 00	
Central Georgia bonds	71,000 00	84,490 00	
Cleveland, Columbus, Cincinnati & Indianapolis bonds	25,000 00	34,000 00	
Metropolitan Street Ry. bonds.	40,000 00	47,200 00	
Chicago & Pacific bonds	13,000 00	15,405 00	
Little Miami bonds	25,000 00	30,000 00	
New York, Chicago & St. Louis bonds	30,000 00	31,275 00	1,000,000 00
Texas & Pacific bonds	35,000 00	36,750 00	
Norfolk & Western bonds	35,000 00	45,150 00	
Rio Grande & Western 1st mortgage bonds	50,000 00	47,500 00	
Rio Grande & Southern 1st mortgage bonds	23,000 00	16,790 00	
Chicago & Alton purchase money certificates	687,625 00	722,006 00	
Western N. Y. & Penn. bonds.	33,000 00	36,630 00	

	Par value.	Market value.	Amount loaned.
Niagara Falls & Lewiston R. R. bonds	$950,000 00	$902,500 00	$760,000 00
Chicago & Alton purchase money certificates	1,200,185 00	1,260,194 00	1,000,000 00
Bal. & O. 1st mtg. bonds	600,000 00	591,000 00	500,000 00
New York City school bonds	100,000 00	100,000 00	195,000 00
New York City water stock	200,000 00	200,000 00	
Chicago & Northwest preferred stock	60,000 00	120,000 00	100,000 00
Westinghouse Elec. & Mfg. Co. preferred stock	125,000 00	156,250 00	100,000 00
First National Bank of Denver stock	125,000 00	312,500 00	250,000 00
Fifth Ave. Trust Co. stock	10,000 00	40,000 00	20,000 00
Baltimore & Ohio bonds	102,000 00	97,155 00	100,000 00
Brooklyn Rapid Transit stock	40,000 00	28,800 00	
Baltimore & Ohio bonds	25,000 00	24,625 00	
Chicago & Northwestern bds.	25,000 00	26,500 00	
New York Central bonds	50,000 00	55,000 00	
Central of Georgia consolidated bonds	15,000 00	13,125 00	100,000 00
Missouri, Kansas & Eastern bonds	5,000 00	5,150 00	
Central Pacific bonds	303,000 00	248,460 00	
Central Georgia consolidated bonds	25,000 00	22,000 00	
Wheeling & Lake Erie bonds	50,000 00	42,500 00	
Man. Elevated R. R. bonds	205,000 00	216,275 00	
San Antonio & Aransas Pass bonds	30,000 00	24,000 00	500,000 00
St. Paul, Minneapolis & Manitoba bonds	14,000 00	16,100 00	
Louisville, Cin. & Lex. bonds	15,000 00	16,837 00	
Chesapeake & Ohio bonds	5,000 00	4,800 00	
Richmond & Allegheny bonds	35,000 00	34,650 00	
Chicago Terminal bonds	114,000 00	108,300 00	
Ontario & Western bonds	100,000 00	100,000 00	
So. Carolina & Georgia bonds	265,000 00	278,250 00	
North. Pac. Terminal bonds	116,000 00	139,200 00	
Chicago & Northwest Sinking Fund bonds	152,000 00	181,640 00	
Nash., Chat. & St. L. bonds	113,000 00	118,650 00	
N. Orleans & Northeast. bonds	100,000 00	110,000 00	2,000,000 00
Wheeling & Lake Erie bonds	74,000 00	79,920 00	
Oregon Short Line bonds	81,000 00	91,935 00	
Great Northern R. R. preferred stock	220,000 00	378,400 00	
Union Pac. R. R. pfd. stock	1,000,000 00	480,000 00	
Southern & Northern Ala. bds.	104,000 00	109,200 00	
Atchison, Topeka & Santa Fe preferred stock	50,000 00	31,000 00	
Southern Pacific bonds	50,000 00	40,000 00	
Central Pacific bonds	30,000 00	29,400 00	
St. Louis Bridge 1st mtg. bds.	53,000 00	74,200 00	
Northern Pac. R. R. pfd. stock	40,000 00	29,200 00	
Southern Pac. of Cal. bonds	40,000 00	43,600 00	250,000 00
Baltimore & Ohio bonds	15,000 00	14,288 00	
Bal. & Ohio R. R. pfd. stock	10,000 00	7,600 00	
Great Northern R. R. preferred stock	10,000 00	17,200 00	
Pennsylvania R. R. stock	15,000 00	19,650 00	
Southern Pacific bonds	5,000 00	5,250 00	
Central Pacific bonds	50,000 00	49,000 00	
Western Virginia & Pittsburgh bonds	25,000 00	24,000 00	
Southern Pacific bonds	75,000 00	60,000 00	
Omaha & St. Louis bonds	18,000 00	13,860 00	
Allegheny Valley bonds	23,000 00	29,210 00	
Savannah, Florida & Western bonds	80,000 00	76,800 00	250,000 00
Toledo, St. Louis & Kansas City bonds	40,000 00	46,400 00	
Cleve. Terminal & Valley bds.	5,000 00	4,500 00	
Chicago, Milwaukee & St. Paul Terminal bonds	4,000 00	4,600 00	
Minnesota Transfer bonds	5,000 00	5,500 00	
Brooklyn gas bonds	68,000 00	78,200 00	
Tennessee Coal & Iron bonds.	26,000 00	28,600 00	
Northern Pacific bonds	25,000 00	16,250 00	
De Bardelben bonds	10,000 00	10,000 00	
Toledo, St. Louis & Kansas City bonds	27,000 00	31,320 00	

	Par value.	Market value.	Amount loaned.
Great Northern R. R. pfd. stk.	$60,000 00	$103,200 00	
Tobacco stock	50,000 00	49,500 00	
Northern Pacific R. R. stock..	30,000 00	15,900 00	
Tennessee Coal & Iron stock.	50,000 00	42,000 00	$500,000 00
Denver & Rio Grande pfd. stk.	30,000 00	21,000 00	
Pullman Palace Car Co. stock	10,000 00	18,800 00	
Passaic & Delaware Extension R. R. stock	70,000 00	70,000 00	
Southern R. R. pfd. stock....	50,000 00	27,000 00	
Union Pacific stock	20,000 00	9,600 00	
Man. Elevated R. R. stock....	30,000 00	29,250 00	
Sugar stock	90,000 00	115,200 00	
Louisville & Nashville bonds..	79,000 00	76,630 00	
Southern Pacific bonds	39,000 00	31,200 00	
Missouri, Kan. & Texas bds.	20,000 00	18,000 00	
Central Pacific bonds	38,000 00	37,240 00	
Bal. & Ohio, prior lien bonds.	32,000 00	30,480 00	
Bal. & Ohio, So. Western bds.	16,000 00	14,400 00	
Atchison, Topeka & Santa Fe R. R. preferred stock	10,000 00	6,200 00	
Chicago, Mil. & St. Paul R. R. preferred stock	20,000 00	34,400 00	
St. Paul, Minneapolis & Manitoba bonds	18,000 00	20,700 00	250,000 00
Oregon Navigation bonds	17,000 00	17,170 00	
Southern Pacific Cal. bonds...	9,000 00	9,450 00	
Chesapeake & Ohio bonds....	5,000 00	5,750 00	
Bal. & Ohio R. R. pfd. stock	30,000 00	22,800 00	
St. Louis & Southwestern 1st mortgage bonds	5,000 00	4,300 00	
Chicago, St. Paul, Minneapolis & Omaha R. R. stock	20,000 00	24,000 00	
Metropolitan Street Ry. stock	10,000 00	17,500 00	
Total amounts	$21,657,810 00	$21,418,995 00	$17,134,800 00

	$17,134,800 00
Loans made in cash to policyholders on this Company's policies assigned as collateral	2,671,489 17

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States government bonds	$968,800 00	$892,700 00
FOREIGN BONDS—		
Russian State Loan	549,184 00	546,374 00
Moscow Windau Rybinsk	1,008,315 00	987,945 00
Moscow Kazan	179,863 00	180,319 00
Rezan Ural	718,232 00	714,858 00
Kursk Kieff	71,081 00	71,734 00
Kieff Veronesh	501,590 00	497,727 00
Southeastern	397,435 00	393,627 00
Nobles' State Land Bank	208,179 00	210,461 00
Nobles' State Land Bank	12,399 00	11,662 00
Prussian Government	368,464 00	373,187 00
Prussian Government, old	58,512 00	58,230 00
Italian Government	698,511 00	730,098 00
Italian Government	11,447 00	11,042 00
German Government	24,368 00	23,035 00
German Imperial Loan (April & Oct.).	328,216 00	333,263 00
German Imperial Loan (Jan. & July)...	87,027 00	86,800 00
Swedish Government	93,910 00	90,448 00
Swiss Government	19,282 00	18,510 00
Canton, Basle City	961 00	938 00
Wurttemburg	2,422 00	2,305 00
Wurttemburg	107,303 00	98,212 00
Cape of Good Hope Government	51,847 00	51,386 00
Transvaal	48,747 00	46,803 00
Brazilian Government	54,843 00	61,288 00
South Australian Government	37,971 00	37,652 00
South Australian Government	30,798 00	31,083 00
Hungarian Government	100,325 00	102,358 00
Servian Government	21,421 00	18,354 00
French Government	125,225 00	120,414 00
Mexican Government	1,134,051 00	1,136,900 00

	Book value.	Market value.
STATE, CITY AND COUNTY BONDS—		
Toronto debenture	$286,890 00	$309,520 00
Quebec	97,271 00	108,120 00
Quebec	37,275 00	36,920 00
Quebec, Province of	54,896 00	53,144 00
Montreal debenture	194,750 00	204,012 00
Montreal consolidated funded	254,203 00	264,928 00
Montreal debenture	225,000 00	248,750 00
City of St. Henri	135,000 00	133,594 00
Winnipeg	142,850 00	142,504 00
City of Newark	267,500 00	288,750 00
Virginia State	11,371 00	14,535 00
City of Lynn	47,245 00	44,440 00
City of Lynn	20,401 00	19,760 00
City of Rochester	117,237 00	116,850 00
RAILROAD BONDS—		
Atchison, Topeka & Santa Fe R. R.	2,920,408 00	2,946,694 00
Atlantic Avenue R. R.	431,687 00	458,000 00
Atlantic Avenue R. R.	82,825 00	83,545 00
Broadway & Seventh Avenue R. R.	217,956 00	219,958 00
Broadway & Seventh Avenue R. R.	50,400 00	49,050 00
Broadway & Seventh Avenue R. R.	10,625 00	10,438 00
Broadway Surface	56,375 00	58,250 00
Broadway Surface	48,038 00	47,138 00
Brooklyn City & Newtown	349,000 00	403,968 00
Coney Island & Brooklyn	701,100 00	715,860 00
Baltimore & Ohio	430,917 00	414,375 00
Baltimore & Ohio	918,744 00	888,250 00
Pittsburgh Junction & Midland Div.	450,000 00	446,875 00
Newark, Somerset & Straitsville	112,612 00	109,725 00
Schuylkill River East Side	656,010 00	656,010 00
Schuylkill River East Side, registered	237,540 00	237,540 00
Pittsburgh & Western	362,294 00	445,500 00
Pittsburgh & Western receiver certfs.	71,086 00	71,200 00
Pittsburg, Painsville & Fairport	146,500 00	135,000 00
St. Paul, Chicago & Pacific, West. Div.	286,035 00	287,875 00
St. Paul, Fargo & Southern	364,444 00	419,760 00
St. Paul, Lacrosse & Davenport	325,903 00	364,980 00
St. Paul, Mineral Point	537,361 00	570,700 00
St. Paul, Hastings & Dakota	494,453 00	491,775 00
St. Paul, Hastings & Dakota	15,116 00	15,120 00
St. Paul, Southwestern	39,949 00	39,900 00
St. Paul, Southern Minnesota	96,035 00	98,355 00
St. Paul, Chicago & Missouri River	214,464 00	223,100 00
Chicago, Bur. & Quincy, Iowa Div.	325,220 00	349,370 00
Chicago, Burlington & Quincy	420,884 00	439,000 00
Chicago, Burlington & Quincy	4,694,090 00	4,357,080 00
Chicago, Bur. & Quincy, Denver Div.	491,464 00	491,837 00
Chic., B. & Q., Hannibal & St. Joseph	1,839,438 00	1,920,270 00
Ottawa, Oswego & Fox River	100,000 00	102,000 00
Kansas City, St. Joseph & C. Bluffs	501,024 00	471,818 00
Atchison & Nebraska	111,932 00	102,911 00
Burlington & Missouri River	248,237 00	259,860 00
Lincoln & Northwest	33,020 00	29,510 00
Chicago & Iowa	1,162,110 00	1,163,085 00
Northwest sinking fund, registered	487,533 00	516,123 00
Northwest sinking fund	57,113 00	56,030 00
Northwest sinking fund	23,390 00	23,600 00
Northwest sinking fund, registered	5,857 00	5,900 00
Northwest, debenture	1,049,535 00	1,086,180 00
Northwest, debenture	2,353,733 00	2,634,010 00
Northwest, debenture, registered	1,027,088 00	1,165,287 00
Northwest, debenture	306,693 00	305,085 00
Northwest, debenture, registered	239,110 00	266,063 00
Northwest, Milwaukee & Northwest	325,233 00	327,000 00
Northwest, Chicago & Tomah	33,640 00	31,610 00
Northwest, Fremont, E. H., & Mo. V.	1,009,412 00	1,119,180 00
Northwest, extension	550,273 00	616,688 00
Northwest, Winona & St. Peter	60,240 00	58,500 00
Northwest, Winona & St. Peter	530,270 00	513,782 00
Northwest, Escanaba & Lake Superior	10,000 00	10,000 00
Northwest, Menominee River	18,375 00	17,175 00
Northwest, Northern Illinois	55,250 00	52,688 00
Northwest, Northwestern Union	46,642 00	44,094 00
Northwest, Cedar Rapids & Mo. Riv.	19,312 00	18,900 00
Northwest, Mil., Lake Shore & Western.	18,235 00	19,180 00
Northwest, Eastern & Grand Trunk	42,160 00	39,780 00
Chicago, St. Paul, Minn. & Omaha	1,403,228 00	1,577,970 00
Columbus, Sandusky & Hock. rec. ctfs.	252,500 00	250,000 00
Central of Georgia	1,984,050 00	2,047,500 00

RAILROAD BONDS—	Book value.	Market value.
Central R. R., New Jersey	$30,000 00	$32,062 00
American Dock & Improvement Co	252,038 00	248,625 00
Columbus & Ninth Avenue	440,071 00	463,445 00
Chicago & Alton	110,125 00	106,000 00
Chicago, Rock Island & Pacific, reg	239,430 00	234,950 00
Chicago, Rock Island & Pacific	161,843 00	160,020 00
Chicago, Rock Island & Pacific	3,458,614 00	3,484,000 00
Chicago & Eastern Illinois	23,150 00	22,600 00
Canada & Southern	587,587 00	569,220 00
Canada & Southern	723,037 00	725,895 00
Cleve., Columbus, Cin. & Indianapolis	720,564 00	805,480 00
Cleve., Columbus, Cin. & Indianapolis	242,150 00	260,000 00
Indianapolis & St. Louis	171,625 00	205,500 00
Cin., Indianapolis, St. Louis & Chicago	390,583 00	412,000 00
Central Park, North & East River	123,000 00	129,610 00
Chesapeake & Ohio	1,583,821 00	1,726,445 00
Chesapeake & Ohio	749,555 00	850,500 00
Cleveland & Mahoning Valley	787,125 00	835,125 00
Cleveland & Mahoning Valley, reg	24,100 00	25,750 00
Delaware & Hudson car trusts	500,000 00	497,500 00
Albany & Susquehanna	145,125 00	135,375 00
Albany & Susquehanna, registered	473,593 00	441,750 00
Albany & Susquehanna	672,285 00	658,300 00
Albany & Susquehanna, registered	881,005 00	855,790 00
New York & Canada	450,000 00	446,625 00
Delaware & Hudon, Pennsylvania Div	4,378 00	4,369 00
Delaware & Hudson, Penn. Div., reg	481,569 00	480,561 00
Morris & Essex	1,574,063 00	1,665,530 00
Morris & Essex	28,089 00	26,975 00
Morris & Essex	50,000 00	52,125 00
New York, Lackawanna & Western	156,216 00	171,100 00
New York, Lackawanna & Western	1,295,472 00	1,287,000 00
New York, Lackawanna & Western, reg	1,989,225 00	2,025,000 00
Denver & Rio Grande	466,703 00	463,200 00
Denver & Rio Grande	842,214 00	831,195 00
Erie Prior Lien	1,045,994 00	981,670 00
Erie General Lien	347,100 00	363,120 00
New York, Lake Erie & Western	500,000 00	525,000 00
Long Dock	359,900 00	354,900 00
Jefferson	103,250 00	104,750 00
Suspension Bridge & Erie Junction	77,000 00	77,000 00
Chicago & Erie	765,278 00	799,750 00
Flint & Pere Marquette	33,000 00	33,990 00
Fulton Street	290,250 00	298,125 00
Eastern of Minnesota	530,000 00	543,750 00
Eastern of Minnesota	1,025,000 00	1,080,000 00
Montana Central	355,141 00	357,330 00
Illinois Central, Louisville Terminal	846,000 00	891,000 00
Illinois Central, St. Louis Terminal	940,000 00	990,000 00
Illinois Central Western Lines	1,107,642 00	1,186,800 00
Chicago, St. Louis & New Orleans	482,500 00	498,125 00
International & Great Northern	781,446 00	811,580 00
International & Gt. Northern Car Trusts	60,432 90	60,433 00
Kansas City Cable	193,000 00	193,000 00
Kansas City Elevated	216,275 00	227,880 00
Kansas City, Pitts. & Gulf rec. ctfs	100,125 00	100,000 00
Kentucky Central	378,575 00	434,525 00
Louisville & Nash., Mobile & Montgmy	779,750 00	791,562 00
Louisville & Nashville, St. Louis Div	306,270 00	301,320 00
Memphis & Ohio	25,000 00	25,844 00
Louisville, Cincinnati & Lexington	450,000 00	501,750 00
Lexington Avenue & Pavonia Ferry	885,494 00	925,685 00
Lehigh Valley Terminal	1,080,000 00	1,107,500 00
Missouri Pacific	726,712 00	791,000 00
Missouri Pacific	215,250 00	221,400 00
Missouri Pacific Car Trusts	133,413 72	133,414 00
Missouri Pacific Car Trusts	137,456 56	137,457 00
Missouri Pacific Car Trusts	139,925 37	139,925 00
Pacific of Missouri	311,614 00	317,360 00
Manhattan Elevated	1,933,767 00	2,090,000 00
Metropolitan Elevated	1,476,427 00	1,428,420 00
New York Elevated	566,100 00	602,565 00
Michigan Central	286,000 00	305,663 00
Michigan Central	549,405 00	522,000 00
Michigan Central	200,000 00	204,500 00
Michigan Central	571,059 00	538,343 00
Michigan Central, registered	392,366 00	397,906 00
Jackson, Lansing & Saginaw	40,000 00	40,150 00
West Shore, registered	1,000,000 00	1,107,500 00
Pine Creek, registered	443,549 00	478,660 00

	Book value.	Market value.
RAILROAD BONDS—		
Lake Shore	$3,909,517 00	$3,801,195 00
Lake Shore, registered	959,141 00	951,250 00
Pittsburg & Lake Erie	1,064,500 00	1,007,500 00
Cincinnati & Springfield	94,000 00	96,115 00
Detroit, Monroe & Toledo	12,700 00	12,013 00
Midland R. R., New Jersey	159,063 00	154,575 00
New York, Chicago & St. Louis	246,228 00	242,638 00
Norfolk & Western	89,975 00	85,760 00
Norfolk & Western	456,250 00	448,750 00
Scioto Valley & New England	160,950 00	180,144 00
New York, Ontario & Western	925,825 00	1,016,250 00
Northern Pacific	2,033,432 00	2,055,000 00
Oregon R. R. & Navigation	943,658 00	1,006,250 00
Peoria & Pekin Union	267,031 00	311,240 00
Philadelphia & Reading	442,650 00	449,460 00
Philadelphia & Reading	339,560 00	337,634 00
Pennsylvania Rolling Stock, registered	2,042,150 00	2,032,538 00
Pennsylvania	407,976 00	441,000 00
Pennsylvania, registered	509,970 00	551,250 00
Fort Wayne	408,000 00	403,500 00
Pittsburgh, Cin., Chicago & St. Louis	835,836 00	896,228 00
Pittsburgh, Cin., Chicago & St. Louis	892,196 00	948,150 00
Pittsburgh, Cin., Chicago & St. Louis	1,908,870 00	2,034,953 00
Pittsburgh, Cin., Chicago & St. Louis	1,608,000 00	1,594,000 00
Allegheny Valley	736,582 00	715,178 00
Rochester & Pittsburgh	118,000 00	125,000 00
Reading	267,228 00	264,000 00
South Ferry	183,000 00	179,813 00
St. Louis & San Francisco	714,850 00	697,080 00
St. Louis & Iron Mountain	3,287,492 00	3,492,722 00
St. Louis & Iron Mountain guaranteed	647,406 00	800,803 00
St. Louis & Iron Mountain	651,168 00	600,400 00
St. Louis Bridge	263,398 00	250,233 00
Second Avenue	128,437 00	131,250 00
Second Avenue	127,140 00	125,280 00
St. Paul, Minneapolis & Manitoba	116,759 00	129,938 00
St. Paul, Minneapolis & Manitoba	1,490,789 00	1,620,780 00
St. Paul, Minneapolis & Manitoba, reg	484,194 00	567,500 00
St. Paul, Minneapolis & Manitoba	189,793 00	214,500 00
Willmar & Sioux Falls	678,256 00	781,030 00
Southern Pacific of California	268,750 00	260,625 00
Central Pacific	510,000 00	481,875 00
Central Pacific	473,000 00	454,438 00
Richmond & Danville	582,645 00	566,430 00
Virginia Midland	1,115,450 00	1,029,725 00
Virginia Midland	343,401 00	306,100 00
Texas & Pacific	326,768 00	409,662 00
Thirty-fourth Street & Crosstown	280,625 00	283,125 00
United Traction & Electric Co	505,000 00	567,500 00
Union Pacific	4,817,536 00	5,125,000 00
Oregon Short Line	2,228,222 00	2,221,765 00
Oregon Short Line	157,688 00	166,500 00
Utah Northern	1,328,131 00	1,286,160 00
Wabash	880,177 00	962,626 00
Cleveland, Canton & Southern	950,000 00	950,000 00
MISCELLANEOUS—		
Western Union Telegraph, registered	275,000 00	276,375 00
Western Union Telegraph	1,056,000 00	1,061,280 00
Western Union Telegraph	629,461 00	653,600 00
Laclede Gas	317,564 00	377,528 00
Baltimore Consolidated Gas	29,042 00	28,688 00
Baltimore Consolidated Gas	525,990 00	541,250 00
Western Transit	517,340 00	500,625 00
International Navigation Co	102,500 00	107,100 00
Northwestern Tel. Co	318,125 00	291,033 00
Broadway Realty Co	107,500 00	110,000 00
Edison Electric & Illuminating Co	110,000 00	116,500 00
RAILROAD STOCKS—		
Pennsylvania (par 50)	467,743 00	544,219 00
Missouri Pacific	101,943 00	102,500 00
Delaware & Hudson	1,702,764 00	1,726,450 00
New York, New Haven & Hartford	477,152 00	535,000 00
Del., Lackawanna & Western (par 50)	84,944 00	88,437 00
Wheeling & Lake Erie, first pfd	87,450 00	82,680 00
Manhattan	490,945 00	485,000 00

BANK AND TRUST COMPANY'S STOCKS—	Book value.	Market value.	
Mercantile Trust Co	$3,503,764 00	$9,552,960 00	
Fifth Avenue Trust Co	200,000 00	400,000 00	
Western National Bank	1,247,374 00	2,739,400 00	
Park National Bank	204,587 00	332,905 00	
MISCELLANEOUS STOCKS—			
Consolidated Gas	764,366 00	769,000 00	
Western Union Telegraph	803,323 00	750,200 00	
Total (carried out at book value)	$146,056,848 55	$157,682,982 00	$146,056,848 55
Cash in Company's office, $17,870.03; deposited in banks and trust companies, $18,254,001.71; total			18,271,871 74
Commuted commissions			195,000 00
Agents' debit balances			643,128 99
Total net or ledger assets, as per balance above			**$260,599,597 48**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$220,804 76	
Bonds and stocks	2,091,080 00	
Collateral loans	68,619 06	
Other assets	63,104 26	
Rents due and accrued on Company's property or lease	242,367 79	
Total		2,685,975 87
Market value of real estate over book value		11,626,133 45

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$1,247,390 00	$2,638,200 00	
Gross deferred premiums on policies in force	210,638 00	2,305,346 00	
Totals	$1,458,028 00	$4,943,546 00	
Deduct cost of collection	874,817 00	247,177 00	
	$583,211 00	$4,696,369 00	
Net amount of uncollected and deferred premiums			5,279,580 00
Aggregate ledger and other assets			$280,191,286 80

Items not Admitted.

Commuted commissions	$195,000 00	
Agents' debit balances	643,128 99	
Total		838,128 99
Total admitted Assets		**$279,353,157 81**

V. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1899, computed according to The Combined Experience Table of Mortality, at 4 per cent. interest, and the American Experience Table of Mortality with interest at 3 per cent. and at 3½ per cent. as assumed in premium rates		$216,225,257 00
Present value of amounts not yet due on matured installment policies (face, $399,273.52)		310,376 00
Death losses due and unpaid	$160,384 66	
Matured endowments due and unpaid	223,552 37	
Death losses in process of adjustment or adjusted and not due	115,575 00	
Death losses reported, no proofs received	1,526,919 72	
Death losses and other policy claims resisted by the Company	148,850 00	
Due and unpaid on annuity claims	58,103 28	
Total policy claims		2,233,385 03

Dividends of surplus, or other description of profits due policyholders		$105,553 00
Amount of any other liability of the Company, viz.: Under debenture bonds		39,520 00
Liabilities on policyholders' account		**$218,914,091 03**
Gross divisible surplus		**60,439,066 78**
Capital stock paid up	$100,000 00	
Total Liabilities		**$279,353,157 81**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	261,597	$793,874,121
Endowment policies	57,849	177,948,250
All other policies	4,329	8,936,672
Return premiums and reversionary additions	.....	6,398,091
New policies issued during the year.		
Whole life policies	42,089	141,086,416
Endowment policies	17,145	50,379,785
All other policies	1,532	6,611,138
Return premiums and reversionary additions	.....	1,122,288
Old policies revived during the year.		
Whole life policies	913	3,323,230
Endowment policies	262	775,375
All other policies	1	3,600
Total number and amount	385,717	$1,190,458,966
Deduct policies decreased and ceased to be in force	38,110	136,042,544
Total policies in force at the end of the year	347,607	$1,054,416,422

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	276,009	$836,982,265
Endowment policies	66,794	201,608,644
All other policies	4,804	9,540,088
Return premiums and reversionary additions	.....	6,285,425
Total policies in force at the end of year	347,607	$1,054,416,422

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	3,878	$14,225,950
By maturity (endowments)	421	1,580,425
By expiry (term)	553	3,027,150
By surrender	7,299	24,672,018
By lapse	15,157	42,457,092
By change and decrease	.....	612,192
Not taken	10,802	49,467,717
Totals	38,110	$136,042,544

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	54,434	$196,654,201
Policies issued during 1899	11,961	45,524,375
Total	66,395	$242,178,576
Deduct policies ceased to be in force during 1899	5,904	25,334,003
Policies in force in New York December 31, 1899	60,491	$216,844,573

	Number.	Amount.
Losses and claims unpaid December 31, 1898	27	$101,378
Losses and claims incurred during 1899	523	2,035,750
Total	550	$2,137,128

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	510	$1,854,231

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash $7,599,448 17

GERMANIA LIFE INSURANCE COMPANY.

No. 20 NASSAU STREET, NEW YORK.

[Incorporated April 10, 1860; commenced business July 16, 1860.]

CORNELIUS DOREMUS, President. HUBERT CILLIS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $200,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$410,060 44	
Renewal premiums, without deductions for commissions or other expenses	2,759,395 06	
Dividends applied to purchase paid-up additions and annuities	29,369 09	
Surrender values applied to purchase paid-up insurance and annuities, other than matured installment policies	99,952 99	
Consideration for annuities, other than matured installment policies	20,133 72	
Total	$3,318,911 30	
Deduct amount of premiums paid to other companies for reinsurance	7,476 00	
Total premium receipts		$3,311,435 30
Interest on:		
Mortgage loans		626,878 55
Bonds and dividends on stock		314,987 15
Premium notes, loans or liens		76,038 46
Other debts due the Company		3,496 09
Rents from Company's property		161,435 82
Profit on sales of securities		48,301 42
From all other sources, viz.: Policy fees		1,863 36
Total Receipts during the year		$4,544,436 15
Balance of net or ledger assets December 31, 1898		24,227,078 84
Total		$28,771,514 99

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,399,628 53	
Matured endowments and additions thereto	708,844 48	
Total net amount actually paid for losses and matured endowments		$2,108,473 01
Paid to annuitants		25,537 16
Dividends paid policyholders in cash		17,654 63
Dividends applied to pay running premiums		129,752 36
Dividends applied to purchase paid-up additions and annuities		29,369 09
Surrender values paid in cash		217,985 31
Surrender values applied to purchase paid-up insurance and annuities		99,952 99
(Total paid policyholders		$2,628,724.55)
Stockholders for interest or dividends		24,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $234,612.94; renewals, $124,055.28; annuities, $526.65; total		359,194 87
Salaries and allowances for agencies, including managers, agents and clerks		160,394 52
Medical examiners' fees and inspection of risks		33,873 62

Salaries and all other compensation of officers and other home office employees		$104,169 51
Taxes on renewals, $24,187.92; on reserves, $445.14; internal revenue, $5,654.04; total		30,287 10
Taxes on real estate		31,866 01
Insurance department fees and agents' licenses, $1,988.47; municipal and State licenses, $2,156.90; total		4,145 37
Rent, including $27,760 Company's occupancy		27,760 00
Commuting renewal commissions		2,362 31
Advertising, $8,688.08; printing and stationery, $21,364.03; postage, $1,527.75; total		31,579 86
Legal expenses, $15,980.32; furniture, etc., $3,066.94; total		19,047 26
Repairs and expenses on real estate		76,724 45
Losses on sales of real estate		999 49
All other disbursements, viz.: Expressage, exchange and other expenses		42,933 78
(*Total miscellaneous expenses* .....$949,338.15)		
Total Disbursements during the year		**$3,578,062 70**
Balance		**$25,193,452 29**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$2,567,127 17
Loans on mortgage (first liens) on real estate	13,730,375 10
Loans made in cash to policyholders on this Company's policies assigned as collateral	1,294,090 14

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Virginia funded debt century coup. bonds	$17,075 00	$27,040 00
Town of Cote St. Antoine (now Westmount) coupon bonds	27,214 95	27,000 00
Dominion of Canada coup. debentures	52,625 00	51,500 00
Montreal Harbor coupon bonds	25,000 00	26,250 00
Austrian Government bonds	704,752 67	483,495 38 192,355 05 10,342 65
Hungarian government bonds	46,987 97	51,518 69
Bavarian government bonds	10,392 60	10,013 33
Swiss government bonds	19,358 69	18,944 80
Wurttemberg government bonds	98,634 48	92,344 00
Prussian government bonds	2,798,385 64	2,681,859 21
City of Lexington, Ky., Kentucky Union Ry. Co. subscription bonds	46,125 00	51,250 00
Chic. & St. Louis 1st mtg. bonds	23,500 00	23,400 00
Cent. Ohio cons. 1st mtg. gold bonds	25,562 50	27,000 00
Clev., Term. & Valley R. R. Co. 1st mtg. gold bonds	99,000 00	98,000 00
Staten Island Rapid Transit Co. 2d mtg. gold bonds	48,875 00	47,500 00
Atlantic Ave. R. R. Co. of Brooklyn cons. 1st mtg. bonds	26,187 50	26,500 00
Atlantic Ave. R. R. Co. of Brooklyn impt. mtg. gold bonds	46,500 00	50,000 00
Kings Co. Elev. Ry. Co. 1st mtg. bonds	45,015 24	34,440 00
Brooklyn Rapid Transit Co. bonds	4,516 76	4,464 00
Cent. Park, North & East River City R. R. Co. cons. mtg. bonds	48,605 00	42,400 00
Elizabethtown, Lex. & Big Sandy sinking fund 1st mtg. gold bonds	42,600 00	40,000 00
Hannibal & St. Joseph cons. mtg. bonds	17,531 25	18,000 00
Lincoln & Northwestern 1st mtg. bonds	13,275 00	12,000 00
Chic., Hammond & West. R. R. Co. 1st mtg. gold bonds	117,062 50	120,000 00
Chic., Mil. & St. Paul Ry. Co. (Hast. and Dak.) 1st mtg. bonds	25,200 00	27,750 00

	Cost value.	Market value.	
Chic. & Northwestern Ry. Co., Mil. L. Shore & West. ext. and impt. mtg. singing fund gold bonds	$49,750 00	$60,500 00	
Chic., St. Paul, Minn. & Omaha R. R. Co. cons. mtg. bonds	36,300 00	40,200 00	
Chic., St. Paul, Minn. & Omaha R. R. Co., Chic., St. Paul & Minn. 1st mtg. gold bds.	33,422 50	38,280 00	
Chic., St. Paul, Minn. & Omaha R. R. Co., North Wisconsin 1st mtg. bonds	54,490 00	60,750 00	
Chic., St. Paul, Minn. & Omaha R. R. Co., St. Paul & Sioux City 1st mtg. coupon gold bonds	122,000 00	128,000 00	
Chic. Terminal Transfer R. R. Co. 1st mtg. gold bonds	21,531 25	23,000 00	
Clev., Cin., Chic. & St. Louis Ry. Co., St. Louis div. 1st coll. trust mtg. gold bonds.	90,000 00	100,500 00	
Clev., Cin., Chic. & St. Louis Ry. Co., Cin., Sandusky & Clev. cons. 1st mtg. gold bds.	43,050 00	48,300 00	
Colorado & South. Ry. Co. 1st mtg. g. bds.	173,913 75	165,000 00	
Dayton & Mich. R. R. Co. cons. mtg. bonds	20,900 00	22,000 00	
Flint & Pere Marquette R. R. Co. mtg. gold bonds	115,625 00	117,500 00	
Indiana, Decatur & West. Ry. Co. 1st mtg. gold bonds	105,750 00	103,000 00	
Kings Co. Elec. Light & Power Co., purchase money, 99 years gold bonds	61,500 00	59,000 00	
Northern Ohio 1st mtg. gold bonds	51,500 00	53,250 00	
Brooklyn & Montauk 1st mtg. gold bonds	54,875 00	53,000 00	
Long Island City & Flushing 1st mtg. bds.	13,320 00	13,440 00	
Long Island City & Flushing cons. mtg. gold bonds	24,690 00	25,200 00	
Met. St. Ry. Co. gen. mtg. coll. trust gold bonds	42,000 00	47,200 00	
Met. St. Ry. Co., Second Ave. R. R. Co. of N. Y. cons. mtg. gold bonds	26,125 00	27,000 00	
Met. St. Ry. Co., Thirty-fourth St. Crosstown 1st mtg. gold bonds	56,125 00	58,000 00	
Minn. & St. Louis Ry. Co., Sioux City Junc. 1st mtg. gold bonds	56,910 00	60,060 00	
Minn. St. Ry. Co. 1st cons. mtg. gold bonds	47,625 00	52,500 00	
Mobile & Ohio R. R. Co. (Montgomery div.) 1st mtg. gold bonds	47,000 00	53,000 00	
Nash., Chat. & St. Louis Ry. Co. cons. 1st mtg. gold bonds	99,500 00	105,000 00	
N. Y., L. Erie & West. Ry. Co., Erie Ry. cons. 1st mtg. gold bonds	271,612 50	292,875 00	
Northern Pacific Ry. Co., prior lien, railway and land grant coupon gold bonds	118,175 00	139,050 00	
Oregon Short Line R. R. Co. 1st cons. mtg. gold bonds	24,537 50	27,500 00	
Panama R. R. Co. 1st mtg. 20-year sinking fund gold bonds	47,225 00	48,410 00	
Paterson R. C. cons. mtg. gold bonds	24,375 00	28,250 00	
Phila. & Reading R. R. Co. cons. 1st mtg. bonds	25,700 00	26,200 00	
Phila. & Reading R. R. Co. 1st series cons. mtg. gold bonds	100,000 00	103,000 00	
Rio Grande West. R. R. Co. 1st trust mtg. gold bonds	112,250 00	144,000 00	
Mont. Cent. 1st mtg. gold bonds	60,912 50	72,600 00	
Mont. Cent. 1st mtg. gold bonds	19,350 00	23,000 00	
S. Carolina & Georgia R. R. Co. 1st mtg. gold bonds	24,500 00	25,750 00	
Galveston, Harrisburg & San Antonio sinking fund 1st mtg. gold bonds	46,500 00	42,800 00	
South. Pac. R. R. Co. of California 1st cons. mtg. gold bonds	50,750 00	51,500 00	
South. Ry. Co., E. Tenn., Va. & Ga. sinking fund (old) 1st mtg. bonds	36,225 00	31,050 00	
Terre Haute & Indianapolis R. R. Co. cons. 1st mtg. gold bonds	20,200 00	21,000 00	
Tex. & Pac. R. R. Co. cons. 1st mtg. gold bonds	45,875 00	55,000 00	
Ulster & Del. R. R. Co. cons. 1st mtg. gold bonds	49,875 00	51,500 00	
Wabash R. R. Co. sinking fund 1st mtg. gold bonds	102,750 00	112,000 00	
Total (carried out at cost value)	$7,058,697 75	$7,104,532 11	$7,058,697 75

Cash in Company's office, $167,469.05; deposited in banks, $375,693.08; total		$543,162 13
Total net or ledger assets, as per balance above		**$25,193,452 29**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$233,202 45	
Bonds and stocks	54,783 00	
Premium notes, loans or liens	2,968 18	
Rents due and accrued on Company's property or lease	6,010 67	
Total		296,964 30
Market value of real estate over cost		61,034 63
Market value of bonds and stocks over cost		45,834 36

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$47,179 62	$182,049 76	
Gross deferred premiums on policies in force	45,264 07	300,436 84	
Totals	$92,443 69	$482,486 60	
Deduct cost of collection	50,844 03	24,124 33	
	$41,599 66	$458,362 27	
Net amount of uncollected and deferred premiums			499,961 93
Total admitted Assets			**$26,097,247 51**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$21,998,009 00	
Same for dividend additions	493,578 00	
Same for annuities	324,069 00	
Total	$22,815,656 00	
Deduct net value of risks of this Company reinsured in other solvent companies	46,991 00	
Net reserve		$22,768,665 00
Death losses due and unpaid	$4,541 53	
Matured endowments due and unpaid	5,074 72	
Death losses in process of adjustment or adjusted and not due	51,328 62	
Death losses reported, no proofs received	46,595 84	
Death losses and other policy claims resisted by the Company	9,186 60	
Due and unpaid on annuity claims	1,894 50	
Total policy claims		118,621 81
Dividends or surplus, or other description of profits due policyholders		41,167 56
Premiums paid in advance		12,224 40
Reserve on cancelled policies upon which a surrender value may be demanded		6,890 19
Amount of any other liability of the Company, viz.: Extra for absolute dividend, tontine, war and world policies		79,730 77
Liabilities on policyholders' account		**$23,027,299 73**
Gross divisible surplus		**3,069,947 78**
Capital stock paid up	$200,000 00	
Total		**$26,097,247 51**

Surplus accumulated on deferred dividend policies apportioned or not	$637,874 16
Surplus accumulated on all other policies	2,232,073 62

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	17,264	$32,634,334
Endowment policies	28,889	43,018,432
All other policies	80	216,335
Returned premiums and reversionary additions	.....	687,167
New policies issued during the year.		
Whole life policies	2,829	5,259,756
Endowment policies	4,207	6,371,701
All other policies	10	28,070
Old policies revived during the year.		
Whole life policies	9	17,856
Endowment policies	16	22,498
Additions by dividends during the year.		
Return premiums and reversionary additions	.....	39,703
Total number and amount	53,304	$88,295,852
Deduct policies decreased and ceased to be in force.	4,715	8,061,747
Total policies in force at the end of the year	48,589	$80,234,105

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	18,276	$34,461,219
Endowment policies	30,245	44,931,261
All other policies	68	174,869
Return premiums and reversionary additions	.....	666,756
Total policies in force at the end of year	48,589	$80,234,105

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	675	$1,288,744
By maturity (endowments)	480	705,393
By expiry (term)	50	65,413
By surrender	741	1,247,852
By lapse	1,764	2,787,737
By change and decrease	.....	141,219
Not taken	1,005	1,825,389
Totals	4,715	$8,061,747

	Number.	Amount.
Annuities in force December 31, 1899	211	$31,923
Industrial policies in force December 31, 1899	4,003	512,492

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	3,329	$8,547,369
Policies issued during 1899	240	559,968
Total	3,569	$9,107,337
Deduct policies ceased to be in force during 1899.	308	787,526
Policies in force in New York Dec. 31, 1899..	3,261	$8,319,811

	Number.	Amount.
Losses and claims unpaid December 31, 1898....	14	$34,295 06
Losses and claims incurred during 1899.....	111	285,867 85
Total	125	$320,162 91

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	117	$311,837 65

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash	$335,162 42

HOME LIFE INSURANCE COMPANY.

No. 256 BROADWAY, NEW YORK.

[Incorporated April 30, 1860; commenced business May 1, 1860.]

GEORGE E. IDE, President. ELLIS W. GLADWIN, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$296,596 93	
Renewal premiums, without deductions for commissions or other expenses	1,391,184 14	
Dividends applied to pay running premiums	52,143 70	
Dividends applied to purchase paid-up additions and annuities	108,782 06	
Surrender values applied to purchase paid-up insurance and annuities	36,914 00	
Consideration for annuities, other than matured installment policies	15,659 81	
Total	$1,901,280 64	
Deduct amount of premiums paid to other companies for reinsurance	12,091 00	
Total premium receipts		$1,889,189 64
Interest on:		
Mortgage loans		149,875 76
Bonds and dividends on stock		213,453 74
Premium notes, loans or liens		32,055 78
Other debts due the Company		39,478 22
Rents from Company's property		48,077 45
Total Receipts during the year		**$2,372,130 59**
Balance of net or ledger assets December 31, 1898		**10,097,006 17**
Total		**$12,469,136 76**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$603,482 12	
Matured endowments and additions thereto	137,067 19	
Total net amount actually paid for losses and matured endowments		$740,549 31
Paid to annuitants		21,043 37
Dividends paid policyholders in cash		3,788 61
Dividends applied to pay running premiums		52,143 70
Dividends applied to purchase paid-up additions and annuities		108,782 06
Surrender values paid in cash		75,177 42
Surrender values applied to purchase paid-up insurance and annuities		36,914 00
(Total paid policyholders	$1,038,398.47)	
Stockholders for interest or dividends		15,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $151,586.28; renewals, $105,109.17; annuitites, $767.99; total		257,463 44
Salaries and allowances for agencies, including managers, agents and clerks		80,045 97
Medical examiners' fees, $23,655; inspection of risks, $1,574.88; total		25,229 88

Salaries and all other compensation of officers and other home office employes	$89,726 33
Taxes on new premiums and renewals, $17,410.86; on investments other than real estate, $10; on reserves, $817; total	18,237 86
Taxes on real estate	14,752 28
Insurance department fees and agents' licenses, $5,705.13; municipal and State licenses, $1,308.87; total	7,014 00
Rent including, $24,000; Company's occupancy,	24,000 00
Advertising, $7,777.39; printing and stationery, $1,204.45; postage, $2,431; total	22,249 84
Legal expenses	8,269 47
Repairs and expenses on real estate	22,414 45
Losses on sales of securities	551 81
All other disbursements, viz.: Profit and loss, $5,309.17; traveling, $2,466.29; internal revenue, $6,170.58; office expenses, $8,578.51; exchange, $1,008.74; total	23,533 29
(*Total miscellaneous expenses*.....$608,488.62)	
Total Disbursements during the year	**$1,646,887 09**
Balance	**$10,822,249 67**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,640,517 06
Loans on mortgage (first liens) on real estate	3,492,071 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Union Trust Co.'s stock	$700 00	$9,800 00	$3,000 00	
American Exchange National Bank stock	4,500 00	8,100 00	4,400 00	
United New Jersey Railway and Canal Co.'s stock	2,700 00	7,425 00	5,000 00	
Nassau Fire Insurance Co.'s stock	1,000 00			
Brooklyn Bank stock	3,100 00			
Washington Trust Co.'s stock	1,000 00			
New York and New Jersey Telephone Co.'s stock	1,900 00	31,475 00	10,000 00	
Standard Oil Co. stock	3,000 00			
Bond and Mortgage Guarantee Co.'s stock	2,000 00			
Total amounts	$19,900 00	$56,800 00	$22,400 00	22,400 00

Loans made in cash to policyholders on this Company's policies assigned as collateral	523,975 40
Premium notes on policies in force	506,272 53

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States bonds	$130,341 69	$119,900 00
United States bonds	227,562 50	260,666 67
Flatbush sewer bonds	47,000 00	48,880 00
Monmouth County, N. J., school bonds	12,875 45	13,310 00
Monmouth County, N. J., school bonds	10,729 55	12,075 00
Newark sewer bonds	50,000 00	52,055 56
Albany & Susquehanna R. R. 1st con. bonds	241,925 00	239,725 00
Atlantic Ave. R. R. Brooklyn gen. con. gold bonds	45,570 00	46,095 00
Baltimore & Ohio prior lien gold bonds	98,622 14	95,625 00
Brooklyn City & Newtown R. R. 1st con. bonds	55,038 75	57,500 00

	Book value.	Market value.	
Brooklyn City R. R. 1st con. bonds	$54,664 99	$56,750 00	
Brooklyn, Queens Co. & Sub. R. R. 1st bds.	27,431 25	28,000 00	
Chicago, Burl. & Quincy R. R. con. bonds	26,693 00	23,430 00	
Chic. & East. Illinois R. R. gen. con. bds.	50,517 36	54,583 33	
Chicago & North Western R. R. con. bonds.	281,400 00	277,666 67	
C., C., C. & St. L. (St. Louis Div.) trust bonds	91,750 00	100,333 33	
Delaware & Hudson Canal Co. (Pa. Div.) 1st bonds	79,091 25	80,116 67	
Detroit & Bay City 1st bonds	43,093 75	37,333 33	
Detroit, Monroe & Toledo R. R. 1st bonds	12,325 00	11,708 33	
East. Tenn., Va. & Ga. R. R. con. gold bds.	59,465 00	57,083 33	
Erie R. R. general lien gold bonds	32,878 75	34,000 00	
Forty-second St., Man. & St. Nich. Ave. R. R. 1st bonds	17,325 00	17,100 00	
Hocking Valley R. R. 1st con. gold bonds	47,073 50	48,875 00	
Jackson, Lansing & Saginaw R. R. ext. bds.	30,825 50	30,100 00	
Jefferson R. R. 1st bonds	102,500 00	103,750 00	
Kalamazoo & White Pigeon R. R. 1st bonds.	9,787 50	10,575 00	
Lake Shore & Mich. So. R. R. coupon bonds.	44,795 00	34,825 00	
Lake Shore & Mich. So. R. R. reg. bonds.	24,780 00	20,842 50	
Lehigh Valley Terminal 1st bonds	54,562 50	55,375 00	
Lincoln Traction Co. 1st gold bonds	10,000 00	9,750 00	
Long Island R. R. gen. mtg. bonds	17,500 00	18,733 33	
Louisiana & Missouri River R. R. 1st bonds.	33,720 83	28,154 17	
Met. St. R. R. Co. gen. mtg. & col. trust gold bonds	60,220 00	57,958 33	
Michigan Central R. R. 1st bonds	24,200 00	21,166 67	
Michigan Central R. R. (D. & B. C.) 1st bds	44,200 00	50,933 33	
Michigan Central R. R. (D. & B. C.) 1st bds	5,525 00	6,329 17	
Milwaukee City R. R. 1st gold bonds	26,250 00	26,750 00	
Minn. & St. Louis R. R. 1st gold bonds	37,500 00	34,350 00	
Missouri, Kansas & Texas R. R. 1st bonds.	22,525 00	22,416 67	
Morris & Essex R. R. 1st con. bonds	267,967 50	274,833 33	
Nashville & Decatur R. R. 1st bonds	56,750 00	49,750 00	
Nassau Electric Ry. Co. 1st gold bonds	56,850 00	59,805 00	
Newark, N. J., Pass. R. R. Co. 1st con. gold bonds	48,142 50	48,510 00	
New York, Chicago & St. Louis R. R. 1st bonds	197,689 74	208,000 00	
New York & Harlem R. R. 1st mtg. reg. bds	5,900 00	4,991 67	
New York, Lack. & West. R. R. 2d mtg. con. bonds	97,500 00	117,916 67	
Norfolk & Southern R. R. 1st bonds	53,500 00	58,391 67	
Oregon R. R. & Nav. Co. con. mtg. gold bds	51,812 50	49,833 33	
Oswego & Syracuse R. R. con. bonds	38,950 00	42,623 33	
Pittsburg & Western R. R. 1st gold bonds.	21,781 25	24,500 00	
Rome, Watertown & Ogdensburg R. R. 1st con. bonds	109,170 00	124,750 00	
Union Pacific R. R. 1st gold bonds	45,793 75	50,000 00	
Brooklyn Union Gas Co. 1st con. gold bonds.	52,906 25	57,583 33	
Central Union Gas Co. 1st gold bonds	25,531 25	25,000 00	
Edison Electric Ill. Co., of Brooklyn, bds.	50,000 00	54,875 00	
Edison Electric Ill. Co., of Brooklyn, 1st con. bonds	72,687 50	72,750 00	
Edison Electric Ill. Co. of New York 1st gold bonds	38,587 50	36,866 67	
Equitable Gas Light Co., of New York, 1st con bonds	57,375 00	57,500 00	
Hoboken Ferry Co. 1st gold bonds	40,465 00	41,070 00	
N. Y. & N. J. Tel. Co. gen. mtg. bonds	53,812 50	56,500 00	
Standard Gas Light Co. 1st gold bonds	44,150 00	46,000 00	
Union Ferry Co. 1st bonds	25,000 00	25,250 00	
American Exchange National Bank stock	22,512 25	28,971 00	
Brooklyn City R. R. stock	117,463 74	116,458 33	
Brooklyn Trust Co. stock	40,045 50	39,600 00	
Central Trust Co. stock	29,500 00	138,500 00	
Chicago, Mil. & St. Paul R. R. pref. stock.	16,762 50	16,863 90	
Colonial Trust Co. stock	15,525 00	34,500 00	
Consolidated Gas Co. stock	70,300 00	73,933 33	
Erie R. R. 1st pref. stock, trust certs	11,623 50	9,184 00	
Erie R. R. 2d pref. stock trust certs	300 00	192 00	
Lincoln Traction Co. pref. stock	56,000 00	17,187 50	
Morris & Essex R. R. Co. stock	45,556 25	44,687 50	
National Bank of Commerce stock	34,085 75	49,200 00	
New York Central & Hudson River R. R. stock	65,300 00	65,375 00	
Pennsylvania R. R. Co. stock	39,925 00	39,175 00	
Standard Gas Light Co. pref. stock	7,506 25	6,850 00	
Total (carried out at book value)	$4,376,993 24	$4,572,798 95	$4,376,993 24

Cash deposited in banks	$206,714 73
Bills receivable	25,524 82
Agents' debit balances	27,780 89
Total net or ledger assets, as per balance above	**$10,822,249 67**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$44,645 87	
Bonds and stocks	35,691 21	
Collateral loans	311 33	
Premium notes, loans or liens	1,160 94	
Other assets	8,528 72	
Rents due and accrued on Company's property or lease	3,262 35	
Total		93,600 42
Market value of real estate over cost		95,516 68
Market value of bonds and stocks over cost		195,805 71

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$48,962 14	$80,674 20	
Gross premiums deferred on policies in force	22,379 64	91,963 21	
Total	$71,341 78	$172,637 41	
Deduct cost of collection	36,384 31	12,602 53	
	$34,957 47	$160,034 88	
Net amount of uncollected and deferred premiums			194,992 35
Aggregate ledger and other assets			$11,402,164 83

Items not Admitted.

Agents' debit balances	$27,780 89	
Bills receivable	25,524 82	
Total		53,305 71
Total admitted Assets		**$11,348,859 12**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$9,203,137 00	
Same for dividend additions	637,889 00	
Same for annuities	223,156 00	
Total	$10,064,182 00	
Deduct net value of risks of this Company reinsured in other solvent companies	25,056 00	
Net reserve		$10,039,126 00
Death losses reported, no proofs received	$62,277 90	
Death losses and other policy claims resisted by the Company	20,000 00	
Total policy claims		82,277 90
Dividends or surplus, or other description of profits due policyholders		3,935 36
Premiums paid in advance		16,870 44
Reserve on cancelled policies upon which a surrender value may be demanded		3,371 00
Liabilities on policyholders' account		**$10,145,580 70**

Gross divisible surplus		$1,203,278 42
Capital stock paid up	$125,000 00	
Total Liabilities		$11,348,859 12

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	19,496	$35,413,675
Endowment policies	3,557	6,195,002
All other policies	1,222	3,017,463
Return premiums and reversionary additions	.....	948,241
New policies issued during the year.		
Whole life policies	4,132	7,437,231
Endowment policies	912	1,573,960
All other policies	232	356,884
Return premiums and reversionary additions	.....	146,525
Old policies revived during the year.		
Whole life policies	82	173,829
Endowment policies	14	27,500
All other policies	5	12,500
Old policies increased in amount.		
Whole life policies	19	39,001
Endowment policies	2	12,500
All other policies	.....	3,872
Total number and amount	29,673	$55,358,183
Deduct policies decreased and ceased to be in force.	3,411	6,099,486
Total policies in force at the end of the year	26,262	$49,258,697

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	21,142	$38,497,808
Endowment policies	3,933	6,860,791
All other policies	1,187	2,808,644
Return premiums and reversionary additions	.....	1,091,454
Total policies in force at the end of the year	26,262	$49,258,697

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	338	$603,482
By maturity (endowments)	99	137,067
By expiry (term)	499	940,971
By surrender	1,745	2,771,403
By lapse	21	180,515
By change and decrease	709	1,466,048
Totals	3,411	$6,099,486

	Number.	Amount.
Annuities in force December 31, 1899	48	$21,043

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,706	$6,083,832
Policies issued during 1899	366	843,545
Total	3,072	$6,927,377
Deduct policies ceased to be in force during 1899	244	498,904
Policies in force in New York December 31, 1899	2,828	$6,428,473

	Number.	Amount.
Losses and claims unpaid December 31, 1898	4	$5,760 00
Losses and claims incurred during 1899	53	91,072 04
Total	57	$96,832 04

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	53	$83,412 22

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $252,107.11; notes or credits, $9,061.88; total $261,168 99

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$486,394 55	
Received during the year on new policies, $4,518.28; on old policies, $94,206.74; total	98,725 02	
Total		$585,119 57
Deductions during the year, as follows:		
Used in payment of losses and claims	$16,773 62	
Used in purchase of surrendered policies	16,793 78	
Used in payment of dividends to policyholders	23,585 56	
Redeemed by maker in cash	21,694 08	
Total reduction of premium note account		78,847 04
Balance, note assets at the end of the year		$506,272 53

MANHATTAN LIFE INSURANCE COMPANY.

No. 66 BROADWAY, NEW YORK.

[Organized and commenced business August 1, 1850.]

HENRY B. STOKES, President. WILLIAM C. FRAZEE, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$255,023 60	
Renewal premiums, without deductions for commissions or other expenses	1,573,459 04	
Dividends applied to pay running premiums	38,320 28	
Dividends applied to purchase paid-up additions and annuities	1,878 57	
Surrender values applied to pay running premiums	23,607 76	
Surrender values applied to purchase paid-up insurance and annuities	56,951 38	
Consideration for annuities, other than matured installment policies	18,357 31	
Total	$1,967,597 94	
Deduct amount of premiums paid to other companies for reinsurance	14,622 69	
Total premium receipts		$1,952,975 25
Interest on:		
Mortgage loans		222,774 20
Bonds and dividends on stock		171,256 77
Premium notes, loans or liens		65,890 03
Other debts due the Company		67,886 51
Rents from Company's property		191,306 15
Dividends and surrender values on reinsurances		164 25
Premium notes, loans or liens restored by revival of policies		3,946 06
Profit on sales of real estate, $1,500; securities, $25,912.56; total		27,412 56
From all other sources, viz.: Commuted commissions		3,826 79
Balance of net or ledger assets December 31, 1898		**$2,707,438 57**
Total Receipts during the year		**14,392,940 47**
Total		**$17,100,379 04**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,119,769 35	
Matured endowments and additions thereto	120,603 00	
Total	$1,240,372 35	
Deduct amount received from other companies for claims on policies of this Company reinsured	$2,125 00	
Total net amount actually paid for losses and matured endowments		$1,238,247 35
Paid to annuitants		13,065 61
Premium notes voided by lapse		15,758 46
Dividends paid policyholders in cash		24,830 30
Dividends applied to pay running premiums		38,320 28
Dividends applied to purchase paid-up additions and annuities		1,878 57
Surrender values paid in cash		238,462 37
Surrender values applied to pay running premiums		23,607 76
Surrender values applied to purchase paid-up insurance and annuities		56,951 38
(Total paid policyholders		$1,651,122.08)

Stockholders for interest or dividends	$16,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $145,668.81; renewals, $79,985.77; annuities, $917.86; total	226,572 44
Salaries and allowances for agencies, including managers, agents and clerks	70,544 55
Medical examiners' fees, $39,623.20; inspection of risks, $3,112.67; total	42,735 87
Salaries and all other compensation of officers and other home office employes	100,057 10
Taxes on premiums, $16,857; on reserves, $1,757.77; total	18,614 77
Taxes on real estate	42,808 19
Insurance department fees and agents' licenses, $3,055.62; municipal and State licenses, $2,979.57; total	6,035 19
Rent, including $50,000 Company's occupancy	63,885 62
Advertising, $16,562.11; printing and stationery, $7,907.74; postage, $7,372.08; total	31,841 93
Legal expenses, $13,220.03; furniture, etc., $696.53; total	13,916 56
Repairs and expenses on real estate	61,248 39
All other disbursements, viz.: U. S. revenue taxes, $6,144.70; sundry office and agency expenses, $17,770.93; total	23,915 63
(*Total miscellaneous expenses* $718,176.24)	
Total Disbursements during the year	**$2,369,298 32**
Balance	**$14,731,080 72**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$3,657,929 39
Loans on mortgage (first liens) on real estate	4,784,262 01

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Iowa Cen. Ry. Co. 5 p. c. bds.	$27,000 00	$29,700 00	$28,770 00
Iowa Cen Ry. Co. pref. stk.	38,500 00	18,800 00	
County of N. Y. 6 p. c. con. stock	4,000 00	4,000 00	36,475 00
City of N. Y. 7 p. c. dock bonds	1,000 00	1,000 00	
Morris & Essex Ry. Co. stk.	3,100 00	5,500 00	
Chic. & Northwestern Ry. Co. stock	1,100 00	1,700 00	
Cedar Rapids & Mo. River Ry. Co. 7 p. c. bonds	3,000 00	3,700 00	
Cedar Rapids & Mo. River Ry. Co. 7 p. c. bonds	1,000 00	1,100 00	15,000 00
Winona & Southwestern Ry. Co. 6 p. c. bonds	4,000 00	400 00	
N. Y., Lack. & Western Ry. Co. 6 per cent. bonds	3,000 00	4,000 00	
Continental Trust Co. stk.	10,000 00	30,000 00	
American Surety Co. stock	10,000 00	20,000 00	
Lehigh & Wilkesbarre Coal Co. 7 per cent. bonds	11,000 00	10,800 00	
Lehigh & Wilkesbarre Coal Co. 5 per cent. bonds	2,000 00	2,000 00	
East River Nat. Bank stock,	6,800 00	8,800 00	8,500 00
Bur., Cedar Rapids & North. Ry. Co. stock	10,000 00	11,500 00	
U. S. 4 p. c. bonds	5,000 00	5,600 00	5,000 00
First Nat. Bank of Red Bank, N. J. stock	1,000 00	3,000 00	1,000 00
U. S. 4 p. c. bonds	20,000 00	22,600 00	20,000 00
Nat. Citizens Bank stock	4,000 00	5,600 00	2,000 00
Columbia Bank stock	15,000 00	22,500 00	15,000 00

	Par value.	Market value.	Amount loaned.
Union Trust Co. stock.....	$10,000 00	$130,000 00	$45,500 00
Tenn. Coal, Iron & R. R. Co. pref. stock	40,000 00	56,000 00	22,900 00
Mortgage on land at Babylon, N. Y.....	15,000 00	15,000 00	25,000 00
Ann Arbor Ry. Co. pref. stk.	100,000 00	40,000 00	
Bank of Metropolis stock....	7,500 00	30,000 00	25,000 00
American Express Co. stock.	7,000 00	10,300 00	24,792 76
Illinois Central R. R. Co. stk	30,000 00	33,300 00	
Chic. & Northwestern Ry. Co. pref. stock	10,000 00	20,000 00	
Chic., Mil. & St. Paul Ry. Co. pref. stock.....	20,000 00	34,400 00	100,000 00
N. Y. C. & H. R. R. R. Co. stk.	10,000 00	13,000 00	
Rens. & Sara. R. R. Co. stk.	30,000 00	57,000 00	
Consolidated Gas Co. stock.	10,000 00	19,000 00	
Great Northern Ry. Co. pref. stock	10,000 00	17,200 00	60,000 00
Manhattan Ry. Co. stock....	30,000 00	29,100 00	
Tenn. Coal, Iron & R. R. Co. stock.....	10,000 00	8,300 00	
Manhattan Ry. Co. stock....	40,000 00	38,800 00	
Southern Pacific Co. stock..	40,000 00	14,800 00	
U. S. Leather Co. pref. stk	10,000 00	7,200 00	60,000 00
Texas & Pacific Ry. Co. stk.	10,000 00	1,500 00	
Chic., R. I. & P. Ry. Co. stk.	7,500 00	7,900 00	
Gt. North. Ry. Co. pref. stk.	1,000 00	1,700 00	
Wabash R. R. Co. 2d mtg. 5 per cent. bonds.....	25,000 00	24,700 00	
American Steel & Wire Co. stock	30,000 00	14,100 00	
Atch., Topeka & Santa Fe Ry. Co. pref. stock.....	30,000 00	18,300 00	
Del., Lack. & West. R. R. Co. stock	5,000 00	8.800 00	
Northern Pacific Ry. Co. pref. stock	20,000 00	14,600 00	
Missouri Pacific Ry. Co. stk.	60,000 00	24,000 00	
St. Louis South-Western Ry. Co. pref. stock.....	50,000 00	12,000 00	200,000 00
Georgia & Alabama Ry. Co. 1st mtg. con. 5 p. c. bonds.	10,000 00	10,000 00	
Balt. & Ohio R. R. Co. pref. stock	10,000 00	7,700 00	
N. Y. C. & H. R. R. R. Co. Lake Shore & Mich. South. 3½ per cent. bonds.....	20,000 00	19,200 00	
Pullman's Palace Car Co. stk.	20,000 00	36,600 00	
Union Pac. Ry. Co. pref. stk.	50,000 00	37,000 00	
People's Gas Light & Coke Co. stock	20,000 00	20,800 00	
Cleve., Cin., Chic. & St. L. Ry. Co. stock.....	10,000 00	6,000 00	
National Lead Co. stock.....	10,000 00	2,500 00	
Chic., Gt. West. Ry. Co. stk.	10,000 00	1,200 00	
Norfolk & Western Ry. Co. 4 per cent. bonds.....	19,000 00	16,900 00	
Balt. & Ohio R. R. Co. pref. stock	10,000 00	7,700 00	
U. S. Leather Co. stock.....	10,000 00	1,400 00	
Denver & Rio Grande R. R. Co. pref. stock.....	10,000 00	7,000 00	100,000 00
Philadelphia & Reading Ry. Co. 1st pref. stock.....	15,000 00	7,600 00	
People's Gas Light & Coke Co. stock	10,000 00	10,400 00	
Norfolk & Western Ry. Co. pref. stock	70,000 00	47,600 00	
Southern Pacific Co. stock...	80,000 00	29,600 00	
New York Air Brake Co. stk.	10,000 00	13,000 00	
Missouri, Kansas & Texas Ry. Co. 1st mtg. 4 p. c. bonds.	2,000 00	1,700 00	
Brooklyn Union Gas Co. 5 per cent. bonds	16,000 00	19,200 00	
Standard Gas Co. 5 p. c. bds.	18,000 00	20,700 00	100,000 00
Chic., Rock Island & Pacific Ry. Co. 4 per cent. bonds..	9,000 00	9,400 00	
Wheeling & Lake Erie R. R. Co. 5 per cent. bonds.....	1,000 00	1,000 00	
Baltimore & Ohio R. R. Co. 4 per cent. bonds.....	62,000 00	60,100 00	

	Par value.	Market value.	Amount loaned.
Chic., Rock Island & Pacific Ry. Co. stock	$20,000 00	$21,200 00	
Federal Steel Co. pref. stock.	20,000 00	14,800 00	
Great Northern Ry. Co. pref. stock	10,000 00	17,300 00	
Brooklyn Rapid Transit Co. stock	60,000 00	43,200 00	
Colorado Fuel & Iron Co. stk.	10,000 00	4,300 00	$100,000 00
Federal Steel Co. stock	50,000 00	26,500 00	
Chic. & East. Ill. R. R. Co. stock	10,000 00	8,700 00	
Pacific Coast Ry. Co. 2d pref. stock	10,000 00	6,100 00	
International Paper Co. pref. stock	10,000 00	6,700 00	
U. S. Leather Co. pref. stock.	10,000 00	7,200 00	
N. Y. C. & H. R. R. R. Co. stock	10,000 00	13,000 00	
Mo., Kan. & Texas Ry. Co. 2d mtg. bonds	4,000 00	2,600 00	
International Paper Co. pref. stock	10,000 00	6,700 00	
New York, Ontario & Western Ry. Co. stock	30,000 00	6,600 00	
National Lead Co. stock	10,000 00	2,500 00	
Norfolk & West. Ry. Co. stk.	20,000 00	4,600 00	
Missouri Pacific Ry. Co. stk.	30,000 00	12,000 00	100,000 00
Union Pacific Ry. Co. pref. stock	10,000 00	7,400 00	
St. Louis & South-Western Ry. Co. 1st mtg. bonds	5,000 00	4,300 00	
Wabash R. R. Co. 2d mtg. bonds	1,000 00	900 00	
Atch., Topeka & Santa Fe Ry. Co. adj. 4 per cent. bonds.	25,000 00	19,700 00	
Consolidated Gas Co. stock..	20,000 00	38,200 00	
Pacific Mail Steamship Co. stock	30,000 00	13,200 00	
Tennessee Coal, Iron & R. R. Co. 6 per cent. bonds	7,000 00	7,700 00	
De Bardleben Coal & Iron Co. 6 per cent. bonds	13,000 00	13,600 00	
Atchison, Topeka & Santa Fe Ry. Co. pref. stock	20,000 00	12,200 00	
Courier-Journal 6 p. c. bonds.	10,000 00	10,000 00	100,000 00
Mobile & Ohio R. R. Co. 4 per cent. bonds	3,000 00	2,400 00	
Consolidated Gas Co. stock....	35,000 00	66,800 00	
Denver & Rio Grande R. R. Co. pref. stock	10,000 00	7,000 00	
Northern Pacific Ry. Co. pref. stock	10,000 00	7,300 00	
N. Y. Gas & Electric Light, Heat & Power Co. 4 per cent. bonds	11,000 00	9,900 00	
Brooklyn Rapid Transit Co. stock	14,500 00	10,400 00	
U. S. Rubber Co. stock	18,000 00	7,500 00	
Atchison, Topeka & Santa Fe Ry. Co. stock	10,000 00	2,000 00	
Chicago Great Western Ry. Co. stock	10,000 00	1,200 00	
General Electric Co. stock....	2,500 00	3,000 00	
Delaware & Hudson Co. stk.	31,000 00	36,500 00	
New York, Ontario & Western Ry. Co. stock	10,000 00	2,200 00	100,000 00
Texas & Pacific Ry. Co. stk.	10,000 00	1,500 00	
Colorado Midland Ry. Co. 1st mtg. bonds	5,000 00	3,500 00	
Union Pacific Ry. Co. 4 per cent. bonds	6,000 00	6,100 00	
Wisconsin Central Ry. Co. 1st mtg. bonds	19,000 00	17,200 00	
Third Avenue R. R. Co. stk.	10,000 00	13,000 00	
Chic., Milwaukee & St. Paul Ry. Co. stock	10,000 00	11,700 00	
International Paper Co. pref. stock	10,000 00	6,700 00	
U. S. Express Co. stock	1,000 00	500 00	

	Par value.	Market value.	Amount loaned.	
Rio Grande Western Ry. Co. preferred stock	$10,000 00	$8,000 00		
Iron Mountain Ry. Co. refunding 4 per cent. bonds	15,000 00	12,000 00		
Manhattan Ry. Co. stock	50,000 00	48,500 00		
American Car & Foundry Co. preferred stock	20,000 00	11,600 00		
Colonial Trust Co. stock	3,000 00	12,000 00		
Consolidated Gas Co. stock	10,000 00	19,100 00		
Mercantile Trust Co. stock	4,000 00	36,000 00	$200,000 00	
Laclede Gas Co. stock	5,000 00	4,000 00		
Met. Street Ry. Co. stock	40,000 00	70,400 00		
Amer. Steel & Wire Co. stock	10,000 00	4,700 00		
Southern Railway Co. stock	10,000 00	1,200 00		
Detroit City Gas Co. 5 per cent. bonds	9,000 00	8,500 00		
Iron Mountain Ry. Co. gen. mtg. 5 per cent. bonds	6,000 00	6,600 00		
National Lead Co. stock	5,000 00	1,200 00		
Erie R. R. Co. 4 p. ct. bonds	4,000 00	2,800 00		
Tennessee Coal, Iron & R. R. Co. stock	10,000 00	8,300 00		
Atchison, Topeka & Santa Fe Ry. Co. 4 per cent. bonds	2,500 00	2,400 00		
Buffalo, Roch. & Pitts. Ry. Co. 1st mtg. 6 p. ct. bonds	1,000 00	1,200 00		
Missouri, Kan. & Texas R. R. Co. preferred stock	10,000 00	3,200 00		
Nash., Chat. & St. Louis Ry. Co. 7 per cent. bonds	1,000 00	1,200 00		
Iowa Central Railway 5 per cent. bonds	1,000 00	1,100 00		
Southern Ry. Co. 5 p. ct. bds.	2,000 00	2,100 00	100,000 00	
Chic. & Western Ind. R. R. 6 per cent. bonds	5,000 00	5,800 00		
Long Island R. R. Co. unified 4 per cent. bonds	25,000 00	23,200 00		
Cleve., Lorain & Wheeling Ry. Co. preferred stock	20,000 00	9,000 00		
U. S. Rubber Co. pfd. stock	5,000 00	5,100 00		
Chic., Indianapolis & Louisville Ry. Co. 5 p. ct. bonds	5,000 00	5,000 00		
Chic., Milwaukee & St. Paul Ry. Co. bonds	10,000 00	11,700 00		
Atchison, Topeka & Santa Fe Ry. Co. preferred stock	10,000 00	6,100 00		
Cleve., Cin., Chic. & St. Louis Ry. Co. stock	45,000 00	27,000 00		
Manhattan Ry. Co. stock	10,000 00	9,700 00		
Total amounts	$2,415,000 00	$2,223,900 00	$1,594,937 76	$1,594,937 76
Loans made in cash to policyholders on this Company's policies assigned as collateral				526,481 66
Premium notes on policies in force				426,133 62

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States registered bonds	$118,098 70	$132,250 00
Ann Arbor R. R. Co. 1st mortgage bonds	89,478 33	90,000 00
Atchison, Topeka & Santa Fe Ry. Co. gen mortgage bonds	40,447 23	49,500 00
Albany & Susq. R. R. 1st con. bonds	59,000 00	58,000 00
Burl., Cedar Rapids & North. R. R. Co. bds.	50,718 89	53,125 00
Burl., Cedar Rapids & N. Ry. Co. con. 1st mtg. bonds (I. M. & D. div.)	101,500 00	116,000 00
Bal. & Ohio R. R. Co (Southern div.) 1st mortgage bonds	54,043 50	55,800 00
Cent. Park, North & East River R. R. bds.	115,325 00	107,000 00
Central R. R. Co. of N. J. general bonds	27,628 48	30,187 50
Chicago, Rock Island & Pac. Ry. Co. bonds.	150,776 46	159,000 00
Chic. & Indiana Coal Ry. Co. 1st mtg. bonds	101,500 00	107,000 00
Dakota & Great Southern 1st mtg. bonds	100,000 00	116,000 00
Denver & Rio Grande R. R. Co. 1st consolidated mortgage bonds	78,000 00	98,500 00

	Cost value.	Market value.	
Duluth & Iron Range R. R. Co. 1st mtg. bds	$200,791 67	$217,500 00	
Elizabethtown, Lexington & Big Sandy R. R. Co. 1st mortgage bonds	49,929 87	51,000 00	
Equit. Gas Light Co. of N. Y. 1st mtg. bds.	211,250 00	236,000 00	
Galveston Wharf Co. of Galveston, Tex., bds.	50,000 00	50,000 00	
Houston, East & West Texas Ry. Co. 1st mortgage bonds	90,000 00	102,500 00	
Kansas City Cable Ry. Co. con. mtg. bonds.	100,125 00	100,000 00	
Kanawha & Michigan bonds	77,011 11	82,500 00	
Knox & Lincoln bonds	53,250 00	52,000 00	
Lehigh & Wilkes-Barre assented bonds	107,426 02	100,000 00	
Little Falls & Dolgeville Ry. Co. 1st mortgage bonds	46,500 00	46,500 00	
Little Falls & Dolgeville Ry. Co. 2d mortgage bonds	7,500 00	7,500 00	
Louisville, Henderson & St. Louis R. R. 1st mortgage bonds	11,655 50	7,500 00	
Massillon & Cleve. Coal Co. 1st mtg. bonds.	97,500 00	92,000 00	
Minneapolis & St. Louis R. R. Co 1st consolidated mortgage bonds	50,786 11	55,625 00	
Missouri Pac. R. R. Co. 1st con. mtg. bonds	111,250 00	114,000 00	
Mississippi State bonds	10,000 00	10,000 00	
Monongahela River R. R. Co. 1st mtg. bonds	50,770 84	52,250 00	
Morgans Louisiana & Texas R. R. & Steamship Co. 1st mortgage bonds	60,266 94	67,000 00	
Morgans Louisiana & Texas R. R. & Steamship Co. 1st mortgage bonds	10,538 34	12,350 00	
New Jersey Steamboat Co. con. mtg. bonds..	47,562 50	47,562 50	
New York, Susquehanna & Western Ry. Co. 1st refunding bonds	101,138 89	111,000 00	
New York, Susquehanna & Western Ry. Co. 2d mortgage bonds	92,625 00	94,050 00	
New York, Lake Erie & Western R. R. Co. 1st consolidated funded bonds	67,013 89	71,500 00	
New York, Lake Erie & Western Docks & Improvement Co. 1st mortgage bonds	52,500 00	59,000 00	
Reading Co. & Philadelphia & Reading Coal and Iron Co. gen. mtg. bonds	88,447 22	86,500 00	
Sewer & Drainage certificates of New Rochelle, N. Y.	22,000 00	22,000 00	
School District No. 61, Bergen Co., N. J. bds.	48,762 50	48,762 50	
Toledo & Ohio Cent. Ry. Co. gen. mtg. bds.	96,500 00	82,500 00	
Toledo Traction Co. con. 1st mtg. bonds	98,000 00	103,000 00	
Town of Danville, Va., bonds	10,250 00	10,250 00	
Union Pac. R. R. 1st mtg. & land grant bds.	93,854 28	104,250 00	
United States of Mexico con. external bonds.	97,870 00	97,870 00	
Virginia bonds (funded debt)	4,335 37	25,275 00	
Virginia bonds (deferred)		931 00	
Western Union collateral trust bonds	52,834 46	56,875 00	
Bank of Commerce stock	4,460 00	12,500 00	
Baltimore & Ohio R. R. Co. preferred stock.	3,956 50	4,742 18	
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. preferred stock	43,975 00	51,500 00	
Total (carried out at cost value)	$3,514,253 60	$3,718,755 68	$3,514,253 60

Cash in Company's office, $12,524.81; deposited in banks, $214,557.87; total 227,082 68

Total net or ledger assets, as per balance above....$14,731,080 72

OTHER ASSETS.

Interest due and accrued on:

Mortgages	$93,061 08	
Bonds and stocks	2,887 50	
Collateral loans	7,230 64	
Premium notes, loans or liens	14,947 74	
Other assets	1,497 72	
Rents due and accrued on Company's property or lease	8,789 33	
Total		128,414 01
Market value of real estate over cost		328,351 11
Market value of bonds and stocks over cost		204,502 08

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$66,238 51	$88,691 40	
Gross deferred premiums on policies in force	6,744 00	88,160 00	
Totals	$72,982 51	$176,851 40	
Deduct cost of collection	40,140 38	13,263 85	
	$32,842 13	$163,587 55	
Net amount of uncollected and deferred premiums			$196,429 68
Agents' balances			67,684 15
Commuted commissions			147,500 62
Aggregate ledger and other assets			$15,803,962 37

Items not Admitted.

Commuted commissions	$147,500 62	
Agents' debit balances	67,684 15	
Total		215,184 77
Total admitted Assets		$15,588,777 60

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$13,854,826 00	
Same for dividend additions	32,483 00	
Same for annuities	88,695 00	
Total	$13,976,004 00	
Deduct net value of risks of this Company reinsured in other solvent companies	14,803 00	
Net reserve		$13,961,201 00
Commissions due to agents on premium notes when paid		8,234 25
Matured endowments due and unpaid	$1,075 00	
Death losses in process of adjustment or adjusted and not due	78,379 48	
Death losses reported, no proofs received	33,089 00	
Death losses and other policy claims resisted by the Company	47,467 00	
Total policy claims		160,010 48
Dividends or surplus, or other description of profits due policyholders		17,495 77
Premiums paid in advance		24,083 62
Reserve on cancelled policies upon which a surrender value may be demanded		6,196 00
Liabilities on policyholders' account		$14,177,221 12
Gross divisible surplus		1,411,556 48
Capital stock paid up	$100,000 00	
Total Liabilities		$15,588,777 60

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	22,728	$49,642,722
Endowment policies	2,222	5,277,439
All other policies	518	2,196,747
Return premiums and reversionary additions	.....	49,536

New policies issued during the year.

	Number.	Amount.
Whole life policies	3,908	$8,272,359
Endowment policies	533	1,276,784
All other policies	83	260,122

Old policies revived during the year.

Whole life policies	83	224,762
Endowment policies	6	7,000
All other policies	2	11,000

Old policies increased in amount.

Whole life policies	.....	27,650
Endowment policies	.....	800
All other policies	.....	54,727

Additions by dividends during the year.

Return premiums and reversionary additions	.....	2,337
Total number and amount	30,083	$67,303,985
Deduct policies decreased and ceased to be in force.	3,649	9,314,466
Total policies in force at the end of the year	26,434	$57,989,519

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	23,595	$50,567,599
Endowment policies	2,361	5,389,959
All other policies	478	1,983,581
Return premiums and reversionary additions	.....	48,380
Total policies in force at the end of the year	26,434	$57,989,519

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	417	$1,104,529
By maturity (endowments)	47	164,963
By expiry (term)	.....	39,541
By surrender	463	832,896
By lapse	1,370	3,216,897
By change and decrease	5	343,999
Not taken	1,347	3,611,641
Totals	3,649	$9,314,466
Annuities in force December 31, 1899	29	$10,976

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	4,987	$11,413,448
Policies issued during 1899	929	1,646,849
Totals	5,916	$13,060,297
Deduct policies ceased to be in force during 1899.	787	1,793,036
Policies in force in New York December 31, 1899	5,129	$11,267,261

	Number.	Amount.
Losses and claims unpaid December 31, 1898	22	$56,586
Losses and claims incurred during 1899	119	291,335
Totals	141	$347,921

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	121	$328,251

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses $365,827 01

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$453,448 40	
Received during the year on policies	153,275 50	
Restored by revival of policies	771 06	
Total		$607,494 96
Deductions during the year, as follows:		
Used in payment of losses and claims	$24,912 06	
Used in purchase of surrendered policies	12,681 39	
Voided by lapse	15,758 46	
Used in payment of dividends to policyholders	1,030 94	
Redeemed by maker in cash	126,978 49	
Total reduction of premium note account		181,361 34
Balance, note assets at end of the year		$426,133 62

METROPOLITAN LIFE INSURANCE COMPANY.

MADISON SQUARE, NEW YORK.

[Incorporated June 30, 1866; commenced business January, 1867.]

JOHN R. HEGEMAN, President. GEORGE B. WOODWARD, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $2,000,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$4,149,170 15	
Renewal premiums, without deductions for commissions or other expenses	22,437,147 00	
Consideration for annuities, other than matured installment policies	5,334 32	
Total premium receipts		$26,591,651 47
Interest on:		
Mortgage loans		790,637 08
Bonds and dividends on stock		697,586 91
Premium notes, loans or liens		73,657 54
Other debts due the Company		17,543 80
Rent from Company's property		454,994 89
Profit on sales of securities		171,653 89
From all other sources, viz.: Profit and loss		988 87
Total Receipts during the year		**$28,798,714 45**
Balance of net or ledger assets December 31, 1898, minus $1,390.44 by return of agents cash deposits in lieu of bonds		**42,037,137 07**
Total		**$70,835,851 52**

III. DISBURSEMENTS DURING 1899.

Total net amount actually paid for losses	$8,575,134 39
Paid to annuitants	2,865 00
Dividends paid policyholders in cash	693,683 55
Surrender values paid in cash	426,739 61
(*Total paid policyholders* $9,698,422.55)	
Stockholders for interest or dividends	140,000 00
Commissions and bonuses to agents (less commission on reinsurance), new policies, $1,196,029.77; renewals, $3,185,375.11; annuities, $103.89; total	4,381,508 77
Salaries and allowances for agencies, including managers, agents and clerks	2,972,332 73
Medical examiners' fees, $274,196.27; inspection of risks, $275,384.95; total	549,581 22
Salaries and all other compensation of officers and other home office employes	1,113,544 65
Taxes on new premiums and renewals, $204,405.81; on investments other than real estate, $141.04; on reserves $7,348.30; internal revenue, $101,558.89; total	313,454 04

Taxes or real estate	$96,855 92
Insurance department fees and agents' licenses, $29,783.72; municipal and state licenses, $4,446.30; total	34,230 02
Rent, including $172,572 Company's occupancy	326,912 74
Commuting renewal commissions	1,069,422 21
Advertising, $16,230.85; printing and stationery, $344,323.75; postage, express, exchange and telegraph, $97,123.84; total	457,678 44
Legal expenses, $61,214.24; furniture, etc., $61,970.40; total	123,184 64
Repairs and expenses on real estate	119,996 70
Losses on sales of real estate	2,336 14
Agents surety bonds	15,731 48
All other disbursements, viz.: Traveling expenses, $124,827.74; directors and committees, $2,288; branch office expenses, $202,834.07; fire insurance, $417.02; general home office expenses, $89,072.25; total	419,439 08
(*Total miscellaneous expenses* $12,136,208.78)	
Total Disbursements during the year	**$21,834,631 33**
Balance	**$49,001,220 19**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$9,986,737 59
Loans on mortgage (first liens) on real estate	16,852,325 00
Loans made in cash to policyholders on this Company's policies assigned as collateral	122,905 66
Premium notes on policies in force	637,335 63

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States government bonds	$165,871 25	$189,925 00
Toronto (Canada) local impt. deb. bonds	50,399 35	50,399 35
Toronto (Canada) local impt. deb. bonds	50,126 67	50,126 67
Atlantic Ave. R. R. Co. of Brooklyn, N. Y., con. mtg. gold bonds	438,437 50	497,250 00
Atchison, Topeka & Santa Fe Ry. Co. gen. mtg. gold bonds	343,582 50	346,500 00
Brooklyn City R. R. Co. cons. 1st mtg. gold bonds	217,000 00	232,000 00
Belleville & Carondelet R. R. Co. 1st mtg. bonds	28,625 00	31,250 00
Buf., Roch. & Pitts. R. R. Co. gen. mtg. gold bonds	158,412 50	156,600 00
Balt. & Ohio. R. R. Co. 1st mtg. gold bds.	208,250 00	220,837 50
Balt. & Ohio R. R. Co. (prior lien) g. bonds	208,455 00	202,100 00
Chi., Mil. & St. Paul R. R. Co. (Hast. & Dak. div.) 1st mtg. bonds	15,240 00	15,120 00
Chic. & Indiana Coal Ry. Co. 1st mtg. bds.	46,218 75	53,500 00
Chic. & West. Indiana R. R. Co. gen. mtg. gold bonds	77,125 00	78,390 00
Col. & Toledo R. R. Co. sinking fund 1st mtg. bonds	115,067 50	111,360 00
Columbus & Toledo R. R. Co. 2d mtg. bds.	15,600 00	15,075 00
Chic. & Eastern Ill. R. R. Co. con. 1st mtg. bonds	28,781 25	34,000 00
Cen. R. R. of N. J. gen. mtg. gold bonds	100,750 00	120,000 00
Central R. R. of N. J. gen. mtg. gold bonds	225,500 00	246,000 00
Chic., Rock Island & Pac. Ry. Co. gen. mtg. gold bonds	25,875 00	26,375 00
Cen. O. R. R. con. 1st mtg. bonds	334,250 00	332,880 00
Charleston & Sav. Ry. Co. 1st mtg. gold bds	189,375 00	198,000 00
Columbia & Greenville R. R. Co. 1st mtg. gold bonds	37,410 00	38,610 00
Cen. Georgia Ry. of Ga. (Mobile Div.) 1st mtg. gold bonds	45,250 00	53,750 00
Clev., Akron & Columbus Ry. Co. gen. mtg. bonds	333,375 00	348,000 00

	Book value.	Market value.
Chic. Terminal Trans. R. R. Co. 1st mtg. gold bonds	$306,661 25	$322,000 00
Chesapeake & Ohio Ry. Co. con. 1st mtg. gold bonds	317,937 50	316,250 00
Cleveland Terminal & Valley R. R. Co. 1st mtg. gold bonds	495,000 00	495,000 00
Clev., Akron & Columbus Ry. Co. equip. trust 2d mtg. gold bonds	57,000 00	57,000 00
Duluth & Iron Range R. R. Co. 1st mtg. bonds	28,364 16	33,480 00
Detroit & Mackinac Ry. Co. mtg. bonds	60,468 75	29,000 00
Detroit & Bay City R. R. Co. 1st mtg. bds	35,325 00	33,300 00
Detroit & Bay City R. R. Co. 1st mtg. bonds	9,660 00	9,040 00
Dry Dock, East B'way & Battery R. R. Co. certificate of indebtedness	15,300 00	15,150 00
Ellwood Short Line R. R. Co. 1st mtg. g. bonds	23,687 50	27,500 00
East Tenn., Virginia & Georgia R. R. Co. 1st mtg. bonds	21,050 00	20,600 00
Express Coal Line of Georgia equipment bonds	17,000 00	17,000 00
Express Coal Line of Georgia equipment bonds	2,000 00	2,000 00
Express Coal Line of Georgia equipment bonds	1,000 00	1,000 00
Express Coal Line of Georgia equipment bonds	4,000 00	4,000 00
Express Coal Line of Georgia equipment bonds	6,000 00	6,000 00
Express Coal Line of Georgia equipment bonds	6,000 00	6,000 00
Express Coal Line of Georgia equipment bonds	6,000 00	6,000 00
Express Coal Line of Georgia equipment bonds	3,000 00	3,000 00
Fulton Street, N. Y., R. R. Co. 1st mtg. gold bonds	46,875 00	49,000 00
Forty-second St., Manhattanville & St. Nic. Av. R. R. 2d mtg. income bonds	181,000 00	166,067 50
Hannibal & St. Joseph R. R. Co. con. mtg. bonds	30,386 25	30,250 00
Indiana, Decatur & Western Ry. Co. 1st mtg. income bonds	308,487 50	321,000 00
Ill. Cen. R. R. Co., Louisville Div. and Terminal 1st mtg. income bonds	236,250 00	251,250 00
Louisville, New Albany & Chic. Ry. Co. 1st mtg. bonds	52,920 00	55,860 00
Lake Erie & Western R. R. Co. 2d mtg. income bonds	293,175 00	321,900 00
Lehigh & New York R. R. Co. 1st mtg. income bonds	198,796 74	202,400 00
Long Island City & Flushing R. R. Co. con. 1st mtg. income bonds	101,000 00	108,000 00
Long Island City & Flushing R. R. Co. 1st mtg. bonds	44,460 00	43,700 00
Louisville & Nashville R. R. Co. collateral trust income bonds	495,000 00	480,000 00
Lincoln Traction Co., Neb., 1st mtg. income bonds	5,000 00	5,000 00
Missouri Pacific Ry. Co. 3d mtg. bonds	28,718 75	28,250 00
Minn. & St. Louis Ry. Co., Southw'rn Extension 1st mtg. income bonds	119,323 75	126,000 00
Minn. & St. Louis Ry. Co. Pacific Extension 1st mtg income bonds	39,360 00	40,320 00
Morgan's Louisiana & Texas R. R. and S. S. Co. 1st mtg. income bonds	26,750 00	30,750 00
Morgan's Louisiana & Texas R. R. and S. S. Co. 1st mtg. bonds	12,700 00	13,300 00
Metropolitan Street Ry. Co. gen. mtg. and collateral trust income bonds	261,250 00	297,500 00
Mobile and Ohio R. R. Co., Montgomery Division, 1st mtg. income bonds	97,000 00	106,000 00
Minn. Trans. R. R. Co. 1st mtg. income bds	384,000 00	384,000 00
Minn. Trans. R. R. Co. 1st mtg. income bds.	22,100 00	22,000 00
Minn., Lyndale & Minnetonka R. R. Co. con. 1st mtg. income bonds	151,120 00	150,960 00
Minn. & St. Paul Suburban Ry. Co. 1st mtg. income bonds	424,000 00	424,000 00
Northern Illinois Ry. Co. 1st mtg. bonds	26,750 00	27,550 00
Northern Ohio Ry. Co. 1st mtg. income bonds	505,927 96	530,000 00

	Book value.	Market value.
Nashville, Chat. & St. Louis Ry. Co. con. 1st mtg. income bonds	$198,375 00	$210,000 00
North Chicago City Ry. Co. bonds	153,750 00	160,500 00
Northern Pacific Terminal Co. 1st mtg. income bonds	153,550 00	170,170 00
Nassau Electric R. R. Co. con. 1st mtg. income bonds	310,000 00	294,500 00
Ohio River R. R. Co. 1st mtg. income bonds	104,065 00	112,270 00
Pacific R. R. of Missouri, 2d mtg bonds	100,750 00	110,000 00
Pacific R. R. of Mo., Carondelet Branch, 1st mtg bonds	115,950 00	122,000 00
Pitts., Clev. & Toledo R. R. Co. 1st mtg. income bonds	45,150 00	47,300 00
Panama R. R. Co. sinking fund 1st mtg. income bonds	182,357 50	188,240 00
Peoria & Pekin Union Ry. Co. income bds.	61,065 00	66,240 00
Pitts. & Western R. R. Co. 1st mtg. income bonds	472,875 00	486,000 00
St. Joseph & Grand Island Ry. Co. 1st mtg. income bonds	32,876 68	20,750 00
St. Paul & Northern Pacific Ry. Co. income bonds	58,692 50	64,000 00
St. Paul City Ry. Co. Cable con. mtg. bds.	120,940 00	133,875 00
St. Louis, Iron Mountain & Southern Ry. Co. bonds	88,108 88	88,000 00
St. Louis, Iron Mountain & Southern Ry. Co. gen. con. and land grant mtg. bonds.	173,250 00	181,500 00
St. Paul City Ry. Co. deb. mtg. income bds.	7,000 00	7,000 00
Savannah, Florida & Western Ry. Co. 1st mtg. income bonds	62,410 00	65,340 00
Terre Haute & Indianapolis R. R. Co. con. 1st mtg. income bonds	25,625 00	27,500 00
Toledo & Ohio Cen. Car trust income bds.	36,939 60	36,000 00
Thirty-fourth St. Crosstown Ry. Co., N. Y. City 1st mtg. gold bonds	112,500 00	118,000 00
Twenty-third St. Ry. Co. N. Y. city deb. bds.	7,350 00	7,420 00
Ulster & Delaware R. R. Co. con. 1st mtg. bonds	99,875 00	104,000 00
Utah & Northern Ry. Co. 1st mtg. bonds	300,000 00	302,500 00
United Railways & Electric Co. of Bal con. 1st mtg. gold bonds	100,000 00	96,000 00
Virginia Midland Ry. Co., 4th series mtg. bonds	127,950 00	144,720 00
Virginia Midland Ry. Co. 5th series mtg. bonds	158,880 00	165,000 00
West Side R. R. Co. Milwaukee, gold bonds	60,525 00	64,800 00
West Chicago Street Ry. Co. 1st mtg. bonds.	75,020 00	79,570 00
West Chic. St. Ry. Co. con. mtg. gold bds.	149,575 00	159,650 00
American Bell Tel. Co. Boston, bonds	308,250 00	303,000 00
American Hide & Leather, sinking fund 1st mtg. gold bonds	195,000 00	200,000 00
American Bicycle Co. sinking fund deb. gold bonds	247,500 00	232,500 00
Brooklyn Union Gas Co. con. 1st mtg. gold bonds	211,000 00	230,000 00
Boston Electric Light Co. 1st mtg. gold bds.	162,250 00	168,000 00
Boston Un. Gas, Bay State Gas Co. of N. J. sinking fund trust bond and certificate	187,042 50	156,000 00
Cleveland Electric Illum. Co. 1st mtg. gold bonds	130,000 00	132,500 00
Equitable Gas Light Co. of N. Y. con. 1st mtg. gold bonds	364,500 00	363,000 00
Edison Electric Illum. Co. Brooklyn, N. Y. 1st mtg. gold bonds	137,187 50	138,750 00
Edison Electric Illum. Co. Brooklyn, N. Y. con. 1st mtg. gold bonds	426,000 00	436,500 00
Edison Electric Illum. Co. of N. Y. convert. 1st mtg. gold bonds	111,250 00	108,000 00
Edison Electric Illum. Co. of N. Y. con. 1st mtg. gold bonds	112,175 00	110,250 00
Kings County Electric Light & Power Co. purchase money gold bonds	216,002 50	211,750 00
Louisville & Jeffersonville Bridge Co. gold bonds	162,537 50	168,000 00
Mutual Fuel Gas Co. of Ill. 1st mtg. gold bonds	47,000 00	52,500 00
N. Y. City Suburban Water Co. 1st mtg. gold bonds	22,875 00	6,000 00
N. Y. City Suburban Water Co. 1st mtg. gold bonds		1,280 00
New York & East River Gas Co. 1st mtg. gold bonds	331,510 00	335,610 00

	Book value.	Market value.	
New York & East River Gas Co. con. 1st mtg. gold bonds	$109,942 50	$113,420 00	
New York and New Jersey Tel. Co. gen. mtg. bonds	112,750 00	112,000 00	
N. Y. Gas & Electric Light, Heat & Power Co. purchase money gold bonds	492,062 50	506,000 00	
New Eng. Cotton Yarn 1st mtg. gold bds.	72,000 00	74,880 00	
Pittsburg Co. coll. trust 1st mtg. gold bonds	76,775 00	76,775 00	
Rochester Gas and Electric Co. con. mtg. gold bonds	201,897 50	212,000 00	
Virginia Century bonds	10,450 00	16,800 00	
Western Gas Co., Mil., coll. trust 1st mtg. gold bonds	55,125 00	61,275 00	
Atlanta & Charlotte Air Line Ry. Co. stock	126,500 00	140,800 00	
Baltimore & Ohio pref. stock	18,000 00	19,000 00	
Cin., Sandusky & Clev. R. R. Co. pref. stk.	21,750 00	21,750 00	
Georgia R. R. & Banking Co. stock	21,000 00	20,700 00	
Lincoln Traction Co., Neb., pref. stock	30,240 00	7,375 00	
Morris & Essex R. R. Co. stock	18,675 00	20,475 00	
Northern R. R. of N. J. stock	38,900 00	38,000 00	
St. Joseph & Grand Island Ry. Co. 1st pref. stock	27,473 70	17,150 00	
Sharon Ry. Co. Sharon, Pa. stock	21,000 00	26,000 00	
Sioux City, Iowa, Traction Co. stock	5,000 00	1,500 00	
Southwestern R. R. Co. capital stock	284,620 00	287,280 00	
Twin City Rapid Transit Co. pref. stock	290,000 00	337,500 00	
Franklin Trust Co., Brooklyn, N. Y. stock.	56,480 50	71,300 00	
Hamilton Trust Co., Brooklyn, N. Y. stock	211,425 00	275,000 00	
Metropolitan Trust Co., N. Y. city stock	45,225 00	64,500 00	
National Shoe & Leather Bank, N. Y. city stock	52,282 50	44,100 00	
People's Trust Co., Brooklyn, N. Y. stk.	5,015 00	6,100 00	
Thames Nat. Bank, Norwich, Conn. stock.	23,925 00	26,400 00	
United States Trust Co., N. Y. city stock.	76,725 00	116,800 00	
American Woolen Co. pref. and com. stock	400,000 00	368,800 00	
Consolidated stock of the City of New York.	100,125 00	91,000 00	
Dominion of Canada stock	158,318 75	158,318 75	
Dominion of Canada stock	89,674 25	86,508 00	
New York City Suburban Water Co. stock.			
Northwestern Telegraph Co stock	15,450 00	17,700 00	
New England Gas & Coke Co. stock	.....	16,800 00	
Total (carried out at book value)	$19,348,074 74	$19,906,867 77	$19,348,074 74

Cash in Company's office, $256,196.16; deposited in banks, $1,787,239.15; total		2,043,435 31
Agents' debit balances		10,406 26
Total net or ledger assets, as per balance above		**$49,001,220 19**

Interest due and accrued on:

Mortgages	$277,347 49	
Bonds and stocks	179,876 53	
Premium notes, loans or liens	532 89	
Other assets	5,090 00	
Rents due and accrued on Company's property or lease	38,640 87	
Total		$501,487 78
Market value of bonds and stocks over cost		558,793 03

	New business.	Renewals.
Gross premiums due and unreported on policies in force	$231,529 88	$115,823 98
Gross deferred premiums on policies in force	548,296 82	559,160 77
Total	$779,826 70	$674,984 75
Deduct cost of collection	374,316 82	60,748 63
	$405,509 88	$614,236 12

Net amount of uncollected and deferred premiums	1,019,746 00
Aggregate ledger and other assets	$51,081,247 00

Items not Admitted.

Agents' debit balances	$10,406 26
Total admitted Assets	**$51,070,840 74**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$40,831,842 00	
Same for annuities	32,773 00	
Total	$40,864,615 00	
Deduct net value of risks of this Company reinsured in other solvent companies	10,729 00	
Net reserve		$40,853,886 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies		308,743 19
Death losses in process of adjustment or adjusted and not due	$38,261 04	
Death losses reported, no proofs received	42,071 00	
Death losses and other policy claims resisted by the Company	70,876 25	
Total policy claims		152,208 29
Dividends of surplus or other description of profits due policyholders		4,052 00
Premiums paid in advance		168,995 96
Due on account of salaries, rents and office expenses		149,112 18
Special reserve		1,736,569 00
Agents' deposits in lieu of bonds		43,794 44
Liabilities on policyholders' account		**$43,417,361 06**
Gross divisible surplus		**7,653,479 68**
Capital stock paid up	$2,000,000	
Total Liabilities		**$51,070,840 74**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	61,255	$54,866,272
Endowment policies	20,847	17,395,964
All other policies	409	2,518,341

New policies issued during the year.

Whole life policies	50,051	41,303,506
Endowment policies	26,769	19,881,026
All other policies	198	1,949,140

Old policies revived during the year.

Whole life policies	1,947	1,927,255
Endowment policies	568	525,385
All other policies	16	50,500

Old policies increased in amount.

	Number.	Amount.
Whole life policies	.....	$1,672
Endowment policies	.....	12,305
Total number and amount	162,060	$140,431,366
Deduct policies decreased and ceased to be in force.	37,112	28,529,532
Total policies in force at the end of the year..	124,948	$111,901,834

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	86,069	$77,402,743
Endowment policies	38,395	31,125,110
All other policies	484	3,373,981
Total policies in force at the end of the year..	124,948	$111,901,834

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	895	$768,144
By surrender	1,416	1,784,772
By lapse	26,619	19,328,021
By change and decrease	852	1,040,907
Not taken	7,330	5,607,688
Totals	37,112	$28,529,532

	Number.	Amount.
Annuities in force December 31, 1899	8	$3,388
Industrial policies in force December 31, 1899	4,855,756	623,734,551

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	1,112,544	$168,194,784
Policies issued during 1899	293,437	65,902,814
Total	1,405,981	$234,097,598
Deduct policies ceased to be in force during 1899.	190,793	38,542,239
Policies in force in New York December 31, 1899	1,215,188	$195,555,359

	Number.	Amount.
Losses and claims unpaid December 31, 1898	101	$49,225 15
Losses and claims incurred during 1899	21,068	2,369,868 77
Totals	21,169	$2,419,093 92

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	21,050	$2,379,256 97
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses		$6,665,845 37

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$494,936 80	
Received during the year on policies	257,661 27	
Total		$752,598 07
Deductions during the year, as follows:		
Used in payment of losses and claims	$11,652 54	
Used in purchase of surrendered policies	103,416 87	
Used in payment of dividends to policyholders	36 02	
Redeemed by maker in cash	157 01	
Total reduction of premium note account		115,262 44
Balance, note assets at end of the year		$637,335 63

MUTUAL LIFE INSURANCE COMPANY.

No. 32 NASSAU STREET, NEW YORK.

[Incorporated April, 1842; commenced business February 1, 1843.]

RICHARD A. McCURDY, President. WILLIAM J. EASTON, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$6,909,399 52	
Renewal premiums, without deductions for commissions or other expenses	30,957,499 42	
Dividends applied to purchase paid-up additions	1,790,971 80	
Surrender values applied to pay renewal premiums	643,829 75	
Surrender values applied to purchase paid-up insurance	1,710,037 70	
Consideration for annuities, other than matured installment policies	2,512,781 03	
Total premium receipts		$44,524,519 22
Interest on:		
Mortgage loans		3,445,866 66
Bonds and dividends on stock		6,700,255 55
Collateral and policy loans		658,292 63
Other debts due the Company		245,302 62
Deferred premiums		134,797 93
Rents from Company's property		1,000,741 65
Profit on sales of real estate, $190,406.26; securities, $1,782,745.78; bad debts recovered, $7,148.91; total		1,980,300 95
Mortuary bond deposits		200,000 00
Total Receipts during the year		$58,890,077 21
Balance of net or ledger assets December 31, 1898		256,391,766 33
Total		**$315,281,843 54**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$15,629,979 43	
Matured endowments and additions thereto	3,135,647 26	
Total net amount actually paid for losses and matured endowments		$18,765,626 69
Paid to annuitants		1,228,230 66
Dividends paid policyholders		267,205 35
Dividends applied to purchase paid-up additions		1,790,971 80
Surrender values paid in cash		1,963,134 60
Surrender values applied to pay renewal premiums		643,829 75
Surrender values applied to purchase paid-up insurance (*Total paid policyholders* $26,369,036.55)		1,710,037 70
Commissions and bonuses to agents (less commission on reinsurances), new policies, $4,722,419.96; renewals, $1,849,670.73; annuities, $115,607.23; total		6,687,697 92
Salaries and allowances for agencies, including managers, agents and clerks		1,298,270 98
Medical examinations, $387,932.22; inspection of risks, $93,850.19; total		481,782 41

Salaries and all other compensation of officers and other home office employes		$688,045 32
Taxes on premiums and on reserves, Insurance Department fees and agents' licenses		421,018 47
Taxes on real estate, $280,880.56; United States stamp taxes, $113,109.75; total		393,990 31
Rent		175,000 00
Insurance Department examinations		17,859 36
Advertising, $251,751.84; printing and stationery, $581,783.21; postage and telegraph, $139,504.24; total		973,039 29
Legal expenses		286,048 74
Repairs and expenses on real estate		432,085 82
Losses on sales of real estate, $11,792.58; on bad debts, $1,344.19; total		13,136 77
All other disbursements, viz.: Exchange, $21,112.72; express, freight and duty, $30,224.26; sundry expenses, $309,131.76; total		360,468 74
(*Total miscellaneous expenses*.....$12,228,444.13)		
Total Disbursements during the year		$38,597,480 68
Balance		$276,684,362 86

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, book value	$23,186,525 06
Loans on mortgage (first liens) on real estate	74,794,821 63

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pullman Palace Car Co. stock	$11,800 00	$21,712 00	
Central of Ga. Ry. cons. bds.	6,000 00	5,220 00	
Missouri Pacific R. R. cons. bonds	6,000 00	6,780 00	
Brooklyn Union Elevated R. R. bonds	20,000 00	18,800 00	$50,000 00
San Antonio & Aransas Pass Ry. bonds	2,000 00	1,580 00	
Wabash R. R. bonds	3,000 00	3,375 00	
Knoxville & Ohio R. R. bonds	1,000 00	1,200 00	
Ann Arbor R. R. bonds	3,000 00	2,670 00	
Union Pacific R. R. bonds	500 00	510 00	
Title Guarantee & Trust Co. stock	10,000 00	39,000 00	
Long Island Loan & Trust Co. stock	8,000 00	20,000 00	
Kings County Trust Co. stock	1,500 00	5,100 00	
N. Y. Mutual Gas Co. stock	2,500 00	7,500 00	53,000 00
Standard Gas Light Co. stock	7,500 00	7,875 00	
Pitts., Clev. & Toledo R. R. bonds	1,000 00	1,000 00	
St. L. Iron Mt. & Southern Ry. con. bonds	1,000 00	1,090 00	
Albany & Susq. R. R. stock	1,200 00	2,280 00	
Boston & N. Y. Air Line Ry. pref. stock	5,200 00	5,460 00	
Western Union Tel. Co. stk.	10,000 00	8,500 00	
Chic., Mil & St. P. Ry. stk.	10,000 00	11,700 00	
Chicago & Northwestern Ry. pref. stock	5,000 00	8,500 00	50,000 00
N. Y. C. & H. R. R. R. stk.	10,000 00	13,000 00	
N. Y. C., Mich Cen., coll. trust bonds	11,000 00	10,560 00	
Cleve., Col., Cin. & Ind. Ry. bonds	1,000 00	1,300 00	
Texas & Pac. Ry. Eastern Division, bonds	2,000 00	2,100 00	

	Par value.	Market value.	Amount loaned.
Atchison, Topeka & Santa Fe Ry. pref. stock	$80,000 00	$48,800 00	
Chicago, Rock Island & Pac. Ry. stock	10,000 00	10,600 00	$50,000 00
Northern Pacific Ry. stock	10,000 00	5,300 00	
Southern Ry. con. bonds	51,000 00	55,080 00	
Union Pac. R. R. 1st bonds	1,000 00	1,020 00	50,000 00
N. Y., Sus. & Western R. R. bonds	5,000 00	4,500 00	
Central Trust Co. stock	8,400 00	148,260 00	100,000 00
Minneapolis & St. Louis R. R. 2d pref. stock	50,000 00	46,000 00	
Brooklyn Union Gas Co. stk.	10,000 00	14,000 00	50,000 00
United States bonds	3,000 00	3,300 00	
Southern Pacific R. R. of California bonds	70,000 00	80,850 00	50,000 00
Union Pacific R. R. pref. stk.	5,000 00	3,700 00	
Burl., Cedar Rapids & Northern R. R. stock	20,000 00	23,000 00	
Atch., Topeka & Santa Fe Ry. pref. stock	40,000 00	24,400 00	
Louisville & Nashville R. R. stock	30,000 00	24,000 00	
Brooklyn Union Gas Co. stk.	10,000 00	14,000 00	
Central of Ga. Ry. con. bds.	21,000 00	18,270 00	100,000 00
Southern Pacific Co. bonds	9,000 00	7,200 00	
Reading Co. gen. bonds	9,000 00	7,740 00	
St. Joseph & Grand Island Ry. bonds	5,000 00	4,100 00	
Ches. & Ohio Ry. gen. bds.	5,000 00	4,775 00	
Chic., Ind. & Louis. Ry. ref. bonds	4,000 00	4,000 00	
Standard Oil Co. of N. J. stk	10,000 00	40,000 00	
Manhattan Ry. con. bonds	48,000 00	49,920 00	
St. Louis & Southwestern Ry. bonds	30,000 00	25,800 00	
Atch., Topeka & Santa Fe Ry. bonds	5,000 00	3,900 00	100,000 00
International & Great Northern R. R. bonds	4,000 00	3,900 00	
Knoxville & Ohio R. R. bds.	2,000 00	2,400 00	
St. Paul, Minn. & Manitoba Ry. con. bonds	2,000 00	2,700 00	
Chic., Milwaukee & St. Paul Ry. stock	10,000 00	11,700 00	
Atch., Topeka & Santa Fe Ry. pref. stock	10,000 00	6,100 00	50,000 00
Missouri Pac. Ry. col. bonds.	45,000 00	40,500 00	
Missouri, Kansas & Texas R. R. bonds	5,000 00	3,350 00	
Frank Jones Brewing Co. perpetual deb. bonds	824,985 00	494,991 00	350,000 00
Manufacturers' Nat. Bank, New York, stock	3,000 00	7,500 00	
Ninth Avenue R. R. stock	12,500 00	23,125 00	25,000 00
Nassau Nat. Bank, Brooklyn, stock	5,000 00	14,000 00	
Canada Southern Ry. stock.	10,000 00	4,800 00	
Chic., Mil. & St. Paul Ry. pref. stock	10,000 00	17,000 00	
N. Y. C. & H. R. R. R. stk.	10,000 00	13,000 00	
Chic., Burl. & Quincy R. R. stock	55,000 00	66,550 00	100,000 00
Illinois Central R. R. stock.	10,000 00	11,200 00	
Mich. Central R. R. (Detroit & Bay City) bonds	5,000 00	6,250 00	
N. Y. C. & H. R. R. R. stk.	27,000 00	35,100 00	
Chic., Burl. & Quincy R. R. stock	20,000 00	24,200 00	
Chic., Mil. & St. Paul Ry. stock	10,000 00	11,700 00	
American Telegraph & Cable Co. stock	20,000 00	18,000 00	
Manhattan Ry. stock	10,000 00	9,700 00	100,000 00
Chesapeake & Ohio Ry. bds.	1,000 00	1,150 00	
Central R. R. of N. J. gen. bonds	1,000 00	1,190 00	
Southern Ry. con. bonds	5,000 00	5,400 00	
Mutual Union Tel. Co. sinking fund bonds	4,000 00	4,360 00	
Brooklyn Rapid Transit bds.	10,000 00	10,500 00	

	Par value.	Market value.	Amount loaned.
N. Y. C. & H. R. R. R. stk..	$20,000 00	$26,000 00	
Chic., Burl. & Quincy R. R. stock	20,000 00	24,200 00	
Western Union Tel. Co. stk..	7,500 00	6,375 00	$50,000 00
New York Central, Lake Shore col. trust bonds.....	2,000 00	1,950 00	
Chesapeake & Ohio R. R. gen. bonds	4,000 00	3,820 00	
N. Y. C. & H. R. R. R. stk..	20,000 00	26,000 00	
Western Union Tel. Co. bds..	10,000 00	10,000 00	
Burl., Cedar Rapids & Nor. Ry. bonds	6,000 00	6,300 00	50,000 00
Chesapeake & Ohio Ry. bds.	10,000 00	11,500 00	
Brooklyn Rapid Transit bds..	10,000 00	10,500 00	
Chic., Mil. & St. Paul Ry. stock	10,000 00	11,700 00	
Chic., St. Paul, Minn. & Omaha Ry. pref. stock.....	10,000 00	17,000 00	50,000 00
Chesapeake & Ohio Ry. gen. bonds	36,000 00	34,380 00	
Illinois Central R. R. stock..	40,000 00	44,800 00	
Chic., Mil. & St. Paul Ry. stock	10,000 00	11,700 00	50,000 00
Chic., Burl. & Quincy R. R. stock	5,000 00	6,050 00	
N. Y. C. & H. R. R. R. stock	20,000 00	39,000 00	
Mil. & Northern R. R. bds...	6,000 00	6,960 00	
Mil., L. Shore & Western Ry. con. bonds.....	3,000 00	4,080 00	50,000 00
Canada Southern Ry. bonds..	5,000 00	5,400 00	
Erie Railway con. bonds....	5,000 00	6,900 00	
Canada South. Ry. stock....	20,000 00	9,600 00	
Rome, Watertown & Ogden. Ry. stock	1,000 00	1,300 00	
Illinois Central R. R. stock.	1,700 00	1,904 00	
Chic., Rock Island & Pacific Ry. stock	20,000 00	21,200 00	
Farmers' Loan and Trust Co. stock	925 00	12,225 00	50,000 00
Wagner Pal. Car Co. stock.	4,000 00	7,200 00	
Missouri, Kan. & Tex. bonds	1,000 00	900 00	
Canada Southern Ry. bonds	2,000 00	2,160 00	
Canada Southern Ry. bonds.	5,000 00	5,375 00	
Tenn. Coal & Iron Bir. Div. bonds	4,000 00	4,280 00	
Chic., Bur. & Quincy R. R. stock	30,000 00	36,300 00	
Western U. Tel. Co. stock.	10,000 00	8,500 00	
Chic., Rock Island & Pacific Ry. stock	10,000 00	10,600 00	100,000 00
Consolidated Gas Co. stock.	2,000 00	3,800 00	
Wagner Pal. Car Co. stock.	1,000 00	1,800 00	
N. Y. C. & H. R. R. R. stk.	50,000 00	65,000 00	
Chic., Rock Island & Pacific Ry. stock	25,000 00	26,500 00	
Chic., Bur. & Quincy R. R. stock	30,000 00	36,300 00	50,000 00
Chic., Rock Island & Pacific Ry. stock	20,000 00	21,200 00	
American Tel. & Cable Co. stock	20,000 00	18,000 00	
Rome, Watertown & Ogdens. R. R. stock	5,000 00	6,500 00	50,000 00
N. Y. Sus. & Western R. R. gen. bonds	2,000 00	1,800 00	
Atchison, Topeka & Santa Fe R. R. gen.	15,000 00	14,775 00	
Canada Southern Ry. stock.	30,000 00	14,400 00	
Chic. & Northwestern Ry. pref. stock	10,000 00	17,000 00	
Chic., Rock Island & Pacific Ry. stock	20,000 00	21,200 00	100,000 00
N. Y. C. & H. R. R. R. stk.	40,000 00	52,000 00	
Chesapeake & Ohio Ry. gen. bonds	7,000 00	6,685 00	
Brooklyn Rapid Transit bds.	8,000 00	8,400 00	

	Par value.	Market value.	Amount loaned.
Wagner Palace Car Co. stk.	$5,000 00	$9,000 00	
Farmers Loan & Trust Co. stock	925 00	12,225 00	
Chic., Rock Island & Pacific Ry. stock	10,000 00	10,600 00	
Chic., Mil. & St. Paul Ry. stk.	10,000 00	11,700 00	$50,000 00
Canada Southern Ry. bonds.	10,000 00	10,750 00	
Escanaba & Lake Superior R. R. bonds	10,000 00	10,300 00	
Detroit, Monroe & Toledo R. R. bonds	5,000 00	5,900 00	
Brooklyn Union Gas Co. stk.	20,000 00	28,000 00	
Virginia Midl'd Ry. gen. bds.	10,000 00	10,800 00	
Chesapeake & Ohio Ry. gen. bonds	25,000 00	23,875 00	
St. Paul, Minn. & Manitoba Ry. Mont. Extension bonds	5,000 00	5,000 00	100,000 00
Colorado & Southern Ry. bds.	30,000 00	24,600 00	
Peoria & Eastern Ry. con. bonds	25,000 00	21,000 00	
American Cotton Oil bonds.	10,000 00	10,200 00	
Consolidated Gas Co. stock.	20,000 00	38,000 00	
Northern Pacific Ry. stock.	70,000 00	37,100 00	100,000 00
Chic., Mil. & St. P. Ry. stk.	30,000 00	35,100 00	
Pullman Palace Car Co. stk.	10,000 00	18,400 00	
Knoxville & Ohio R. R. bds.	30,000 00	36,000 00	50,000 00
Central of Ga. Ry. con. bds.	30,000 00	26,100 00	
Pennsylvania R. R. stock...	20,000 00	26,000 00	
Wabash R. R. bonds.....	75,000 00	73,500 00	
Southern Pacific Co. bonds.	24,000 00	19,200 00	100,000 00
San Antonio & Aransas Pass Ry. bonds	10,000 00	7,900 00	
Jackson County, Mo. bonds.	5,000 00	5,150 00	
Wilson County, Kan. bonds.	3,000 00	3,210 00	
Shawnee County, Kan. bonds	1,000 00	1,050 00	25,000 00
Cloud County, Kan. bonds.	8,000 00	8,960 00	
Coffey County, Kan. bonds.	4,000 00	4,200 00	
Ottawa County, Kan. bonds.	7,000 00	7,910 00	
Delaware, Lack. & Western R. R. stock	125,000 00	221,250 00	
Central R. R. of N. J. stock.	250,000 00	295,000 00	500,000 00
Spring Brook Water Supply bonds	150,000 00	150,000 00	
Pullman Palace Car Co. stk.	20,000 00	36,800 00	
American Express Co. stock.	5,000 00	7,000 00	
Pennsylvania R. R. stock....	40,000 00	52,000 00	
Chic., Rock Island & Pacific Ry. stock	10,000 00	10,600 00	100,000 00
Chicago & Northwestern Ry. stock	10,000 00	15,900 00	
Central Trust Co. stock.....	2,500 00	44,125 00	35,000 00
Central Trust Co. stock.....	2,000 00	35,300 00	25,000 00
Chic., Bur. & Quincy R. R. stock	10,000 00	12,100 00	
Union Pac. R. R. pref. stock	10,000 00	7,400 00	25,000 00
Washington Trac. & Elec. Co. bonds	13,000 00	12,090 00	
Long Island R. R. gen. bds.	2,000 00	1,860 00	
First National Bank stock..	30,000 00	840,000 00	300,000 00
Central R. R. of N. J. stk..	300,000 00	354,000 00	
Pitts., Cin., Chic. & St. L. Ry. pref. stock	10,000 00	8,900 00	
Des Moines & Fort Dodge R. R. bonds	13,000 00	10,660 00	
Central of Ga. Ry. con. bds.	5,000 00	4,350 00	25,000 00
Ill. Cen. R. R., St. L. Div bonds	1,000 00	990 00	
Wis. Cen. R. R. gen bonds	1,000 00	910 00	
Chic., Bur. & Quincy R. R., Illinois Division, bonds.....	4,000 00	4,040 00	
Manhattan Storage & Warehouse stock	70,000 00	70,000 00	200,000 00
Clearfield & Mahoning Ry. stock	200,000 00	220,000 00	
Manhattan Storage & Warehouse Co. stock	150,000 00	150,000 00	200,000 00
Southern Ry., Memphis Div. bonds	100,000 00	107,500 00	

	Par value.	Market value.	Amount loaned.
Chic., Bur. & Quincy R. R. stock	$30,000 00	$36,300 00	
Canada Southern Ry. stock.	20,000 00	9,600 00	
Delaware & Hudson Co. stk.	10,000 00	11,500 00	$50,000 00
Peoria, Decatur & Evansville Ry. bonds	3,000 00	2,940 00	
Baltimore & Ohio Southwestern R. R. bonds	8,000 00	7,120 00	
Atchison, Topeka & Santa Fe Ry. gen. bonds	4,000 00	3,940 00	
Reading Co. gen. bonds	15,000 00	12,900 00	25,000 00
Northern Pac. Ry. prior bds.	5,000 00	5,100 00	
Illinois Central R. R. bonds	10,000 00	10,000 00	
Chic., Bur. & Quincy R. R. stock	10,000 00	12,100 00	25,000 00
Long Island R. R. Ferry bds.	10,000 00	9,875 00	
Union Pacific R. R. bonds	10,000 00	10,200 00	
Manhattan Ry. stock	60,000 00	58,200 00	
Chic., Rock Island & Pacific Ry. stock	10,000 00	10,600 00	
Chic., & Eastern Ill. R. R. gen. con. bonds	25,000 00	27,500 00	
Chicago Terminal Transfer R. R. bonds	15,000 00	13,650 00	100,000 00
Reading Co. gen. bonds	5,000 00	4,300 00	
Central of Ga. Ry. con. bds.	5,000 00	4,350 00	
Wabash R. R. bonds	5,000 00	4,900 00	
Chic., Rock Island & Pacific Ry. gen. bonds	5,000 00	5,200 00	
Chase National Bank stock.	100,000 00	425,000 00	250,000 00
Atchison, Topeka & Santa Fe Ry. gen. bonds	20,000 00	19,700 00	
Chic., Rock Island & Pacific Ry. gen. bonds	28,000 00	29,120 00	50,000 00
Northern Illinois R. R. bds.	16,000 00	17,120 00	
Baltimore & Ohio Southwestern R. R. bonds	100,000 00	89,000 00	100,000 00
Chicago & Alton R. R. Syndicate certificates	34,000 00	34,000 00	
Central Trust Co. stock	15,000 00	264,750 00	120,000 00
Central of Ga. Ry. con. bds.	25,000 00	21,750 00	
St. Louis Southw'rn Ry. bds.	10,000 00	8,600 00	
Northern Pac. Ry. gen. bds.	10,000 00	6,500 00	
Canada Southern Ry. bonds.	3,000 00	3,240 00	
Brooklyn Union Elevated R. R. bonds	4,000 00	3,760 00	
Colorado Coal & Iron con. bonds	3,000 00	3,000 00	50,000 00
Colorado & South. Ry. bds.	5,000 00	4,100 00	
St. Louis & San Francisco Ry. gen. bonds	10,000 00	12,000 00	
Atchison, Topeka & Santa Fe Ry. gen. bonds	2,000 00	1,970 00	
Forty-second St., Man. & St. Nicholas Avenue bonds	5,000 00	5,750 00	
Bur., Cedar Rapids & Nor. R. R. con. bonds	3,000 00	3,450 00	
Rome, Watertown & Ogdens. R. R. bonds	7,000 00	8,750 00	22,000 00
Cin. & Springfield R. R. bds.	5,000 00	5,225 00	
N. Y. & East River Gas Co. bonds	5,000 00	5,500 00	
Chic., Bur. & Quincy R. R. stock	40,000 00	48,400 00	
N. Y. Gas & Elec. Light, Heat & Power Co. bonds	19,000 00	19,570 00	
Washington Traction & Elec. Co. bonds	250,000 00	232,500 00	
Long Island R. R. unified bds.	70,000 00	60,200 00	
St. Louis, Iron Mountain & South R. R. unified bds.	83,000 00	66,400 00	500,000 00
Reading Co. gen. bonds	35,000 00	30,100 00	
Baltimore & Ohio Southw'rn R. R. bonds	30,000 00	26,700 00	
Baltimore & Ohio R. R. bds.	40,000 00	39,200 00	
Atchison, Topeka & Santa Fe Ry. adj. bonds	125,000 00	97,500 00	

	Par value.	Market value.	Amount loaned.
Chic., St. Paul, Minn. & Omaha Ry. stock	$30,000 00	$36,000 00	
St. Louis, Iron Mountain & South. Ry. unified bonds	310,000 00	248,000 00	$250,000 00
Brooklyn Ferry Co. con. bds.	22,000 00	20,900 00	
Rio Grande Western Ry. bds.	10,000 00	9,500 00	
Union Pacific R. R. bonds	10,000 00	10,200 00	
Chic. & Northw'rn Ry. stk.	30,000 00	47,700 00	
Chic., St. Paul, Minn. & Omaha Ry. stock	30,000 00	36,000 00	
Canada Southern Ry. stock.	10,000 00	4,800 00	100,000 00
Chic., Bur. & Quincy R. R. stock	30,000 00	36,300 00	
Chic., Bur. & Quincy R. R. Illinois Division bonds	9,000 00	9,090 00	
N. Y. C. & H. R. R. R. stk.	50,000 00	65,000 00	
Chic., Bur. & Quincy R. R. stock	17,300 00	20,933 00	
Canada Southern Ry. stock.	20,000 00	9,600 00	125,000 00
Chic., St. Paul, Minn. & Omaha Ry. stock	40,000 00	48,000 00	
Union Pacific R. R. bonds	20,000 00	20,400 00	
Manhattan Ry. stock	7,500 00	7,275 00	
Atchison, Topeka & Santa Fe Ry. pref. stock	10,000 00	6,100 00	
N. Y. C. & H. R. R. R. stk.	20,000 00	26,000 00	
Chic., Rock Island & Pacific Ry. stock	10,000 00	10,600 00	50,000 00
Chic., Mil. & St. P. Ry. stk.	2,500 00	2,925 00	
Southern Ry. con. bonds	10,000 00	10,800 00	
Terminal R. R. Asso. of St. Louis con. bonds	1,000 00	1,120 00	
Manhattan Ry. stock	30,000 00	29,100 00	
Chic., St. Paul, Minn. & Omaha Ry. con. bonds	15,000 00	19,500 00	
Chic., Rock Island & Pacific Ry. bonds	5,000 00	6,450 00	50,000 00
Morris & Essex R. R. con. bonds	2,000 00	2,700 00	
Oregon Short Line Ry. bds.	2,000 00	2,500 00	
Union Pacific R. R. bonds	3,000 00	3,060 00	
Erie R. R. prior bonds	5,000 00	4,450 00	
Central Crosstown R. R. bds.	14,000 00	17,500 00	
Scioto Valley & New England R. R. bonds	5,000 00	4,750 00	
Atchison, Topeka & Santa Fe Ry. adj. bonds	25,000 00	19,500 00	
Southern Pacific R. R. of Cal. con. bonds	10,000 00	10,500 00	
Norfolk & Western Ry. bds.	31,000 00	27,900 00	100,000 00
Mo., Kas. & Texas Ry. bds.	15,000 00	10,050 00	
Ann Arbor R. R. bonds	5,000 00	4,450 00	
Central of Ga. Ry. con. bds.	10,000 00	8,700 00	
Missouri Pacific Ry. col. trust bonds	10,000 00	9,400 00	
Richmond & Danville R. R. deb. bonds	5,000 00	5,275 00	
Southern Ry., East Tenn., lien bonds	5,000 00	5,250 00	
Wabash R. R. bonds	10,000 00	11,250 00	
Virginia Midland R. R. gen. bonds	4,000 00	4,320 00	100,000 00
N. Y. C. & H. R. R. R. bds.	100,000 00	109,000 00	
Metropolitan St. Ry. stock	10,000 00	17,500 00	
N. Y. C. & H. R. R. R. stk.	10,000 00	13,000 00	
Wagner Palace Car Co. stk.	2,500 00	4,500 00	
Pullman Palace Car Co. stk.	20,000 00	36,800 00	
N. Y., N. H. & Hartford R. R. stock	7,800 00	15,756 00	
Chicago Junction & Union Stock Yards bonds	5,000 00	5,000 00	
Central R. R. of N. J. gen. bonds	5,000 00	5,950 00	
Consumers' Gas Co. of Chicago bonds	6,000 00	6,300 00	
Morris & Essex R. R. con. bonds	9,000 00	12,150 00	
Central of Ga. Ry. con. bds.	15,000 00	13,050 00	
Chicago & Northwestern Ry. sinking fund bonds	10,000 00	11,650 00	200,000 00
Baltimore & Ohio R. R. bds.	7,000 00	6,860 00	
N. Y., Lackawanna & Western R. R. bonds	24,000 00	32,400 00	

	Par value.	Market value.	Amount loaned.
San Antonio & Aransas Pass Ry. bonds	$45,000 00	$35,550 00	
Washington, Ohio & Western Ry. bonds	5,000 00	4,250 00	
Evansville & Terra Haute R. R. (Mt. Vernon br.) bds.	5,000 00	5,000 00	
Chic., Mil. & St. Paul Ry. (terminal) bonds	5,000 00	5,650 00	
Missouri, Arkansas & Texas Ry. bonds	5,000 00	4,500 00	
Chesapeake & Ohio Ry. gen. bonds	17,000 00	16,235 00	
N. Y. C. & H. R. R. R. stk.	20,000 00	26,000 00	
Pullman Palace Car Co. stk.	10,000 00	18,400 00	
San Antonio & Aransas Pass Ry. bonds	15,000 00	11,850 00	$50,000 00
Northern Pacific Ry. prior bonds	5,000 00	5,100 00	
Nashville, Chat. & St. Louis Ry. stock	20,000 00	12,000 00	100,000 00
N. Y. C. & H. R. R. R. bds.	100,000 00	109,000 00	
N. Y. C. & H. R. R. R. stk.	20,000 00	26,000 00	
Delaware, Lackawanna & Western R. R. stock	15,000 00	26,550 00	50,000 00
Lake Shore & Mich. Southern Ry. bonds	10,000 00	10,900 00	
N. Y. C. & H. R. R. R. stk.	50,000 00	65,000 00	
Delaware, Lackawanna & Western R. R. stock	30,000 00	53,100 00	100,000 00
Delaware & Hudson Co. stk.	10,000 00	11,500 00	
Metropolitan Street Ry. stk.	12,000 00	21,000 00	
Chicago, Rock Island & Pacific Ry. stock	10,000 00	10,600 00	
Western Union Telegraph Co. stock	10,000 00	8,500 00	
Union Pacific R. R. pfd. stk.	10,000 00	7,400 00	
Great Northern Ry. pfd. stk.	4,100 00	7,052 00	50,000 00
Elgin, Joliet & Eastern Ry. bonds	3,000 00	3,150 00	
Nash., Chat. & St. Louis R. R. bonds	2,000 00	2,180 00	
Colorado & Southern Ry. bds.	5,000 00	4,100 00	
United States bonds	2,000 00	2,200 00	
Total amounts	$7,495,335 00	$9,243,878 00	$6,330,000 00

	$6,330,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral	4,374,636 66

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States government bonds	$213,681 00	$222,300 00
United States government bonds	269,350 00	280,000 00
Austrian government rentes	1,063,547 10	997,607 35
British government consols	99,422 81	95,452 00
Cape of Good Hope government stock	48,972 72	48,972 72
Canadian government bonds	152,610 00	152,610 00
Italian government rentes	854,179 13	884,028 78
Prussian government consols	663,174 11	613,110 61
South Australian government stock	25,440 88	25,080 50
Tasmanian government stock	24,350 00	24,350 00
Transvaal government bonds	99,299 30	94,478 00
United States of Mexico bonds	2,389,366 17	2,389,366 17
Victorian government stock	24,250 00	22,158 50
Arizona Territory bonds	15,028 50	15,028 50
Minnesota bonds	100,000 00	100,000 00
Province of New Brunswick bonds	68,958 75	68,958 75
Province of New Brunswick bonds	100,530 00	100,530 00
Province of New Brunswick bonds	29,850 00	29,850 00
Province of New Brunswick bonds	19,858 00	19,858 00
Province of Nova Scotia bonds	25,477 50	25,477 50
Province of Nova Scotia bonds	127,775 00	127,775 00
Province of Nova Scotia bonds	255,625 00	255,625 00
Tennessee bonds	836,800 00	925,000 00
Virginia bonds	421,245 00	552,780 00
Atchison county, Kansas, bonds	71,685 60	71,685 60

	Book value.	Market value.
Chatham county, Georgia, bonds	$58,137 00	$60,731 85
Hamilton county, Tennessee, bonds	205,280 00	205,280 00
Hudson county, New Jersey, bonds	277,101 00	289,224 00
Sedgwick county, Kansas, bonds	202,740 00	206,940 00
Sedgwick county, Kansas, bonds	52,020 00	52,020 00
Atlanta, Georgia, bonds	351,660 80	418,048 00
Augusta, Georgia, bonds	104,613 60	112,039 20
Augusta, Georgia, bonds	58,116 80	60,524 80
Augusta, Georgia, bonds	8,511 20	9,140 80
Augusta, Georgia, bonds	15,576 00	18,373 50
Brooklyn, New York, bonds	104,140 00	107,000 00
Cedar Rapids, Iowa, bonds	45,081 00	45,081 00
Colorado Springs, Colorado, bonds	50,255 00	50,490 00
Duluth, Minnesota, bonds	51,460 00	53,890 00
Elizabeth, New Jersey, bonds	464,200 00	490,000 00
Evansville, Indiana, bonds	436,840 00	467,320 00
Guelph, Ontario, Canada, bonds	18,986 40	19,479 60
Guelph, Ontario, Canada, bonds	101,890 14	109,808 76
Guelph, Ontario, Canada, bonds	9,879 30	10,231 20
Jersey City, New Jersey, bonds	64,517 39	68,789 50
Jersey City, New Jersey, bonds	125,137 50	141,837 50
Jersey City, New Jersey, bonds	370,287 82	419,839 00
Jersey City, New Jersey, bonds	201,480 00	216,500 00
Memphis, Tennessee, bonds	776,025,00	810,900 00
Memphis, Tennessee, bonds	55,561 00	64,135 50
Montreal, Quebec, Canada, bonds	207,140 00	208,120 00
Montreal, Quebec, Canada, bonds	168,894 00	172,012 50
Montreal, Quebec, Canada, bonds	200,000 00	209,623 19
Nashville, Tennessee, bonds	199,140 00	215,280 00
Nashville, Tennessee, bonds	85,714 00	93,321 50
Nashville, Tennessee, bonds	36,106 00	41,328 00
Nashville, Tennessee, bonds	51,725 00	60,255 00
Omaha, Nebraska, bonds	64,908 80	67,084 80
Omaha, Nebraska, bonds	20,292 00	20,992 00
Omaha, Nebraska, bonds	100,400 00	105,040 00
Ottawa, Ontario, Canada, bonds	41,596 00	43,272 00
Portland, Oregon, bonds	623,138 50	662,462 50
Richmond, Virginia, bonds	9,938 00	10,000 00
Richmond, Virginia, bonds	935 50	1,000 00
Salt Lake City, Utah, bonds	255,125 00	273,500 00
San Antonio, Texas, bonds	50,000 00	50,000 00
San Antonio, Texas, bonds	50,000 00	50,000 00
Seattle, Washington, bonds	100,310 00	99,030 00
Seattle, Washington, bonds	413,560 00	394,680 00
Toronto, Ontario, Canada, bonds	109,967 00	109,967 00
Toronto, Ontario, Canada, bonds	65,013 00	65,013 00
Toronto, Ontario, Canada, bonds	25,022 50	25,022 50
Toronto, Ontario, Canada, bonds	85,144 50	85,144 50
Toronto, Ontario, Canada, bonds	75,135 00	75,135 00
Toronto, Ontario, Canada, bonds	100,818 20	100,818 20
Albany & Susquehanna Railroad bonds	151,353 18	152,261 30
Allegany & Western Railway bonds	700,000 00	700,000 00
Atch., Topeka & Santa Fe Ry. bonds	6,283,696 05	6,825,000 00
Atlanta & Charlotte Air Line Ry. bonds	560,050 00	587,450 00
Atlantic & Yadkin Railway bonds	438,750 00	438,750 00
Baltimore & Ohio Railroad bonds	3,767,600 00	3,740,000 00
Baltimore & Ohio Railroad bonds	247,500 00	242,500 00
Bangor & Aroostook Railroad bonds	490,450 00	565,000 00
Bleecker Street & Fulton Ferry Railroad bonds	65,000 00	65,000 00
Broadway & Seventh Ave. R. R. bonds	1,869,200 00	2,365,000 00
Brooklyn, Queens County & Suburban Railroad bonds	908,000 00	1,005,246 80
Burlington & Missouri River R. R. bonds	957,339 30	959,339 30
Canada Southern Railway bonds	106,770 00	105,950 00
Central of Georgia Railway bonds	1,803,400 00	2,301,600 00
Central Pacific Railway bonds	4,221,214 35	4,032,000 00
Central Park, North and East River Railroad bonds	120,395 40	122,515 80
Charlotte, Columbia & Augusta Railroad bonds	285,033 00	287,609 10
Chateaugay Railway bonds	212,500 00	219,100 00
Chesapeake & Ohio Railway bonds	424,350 00	470,000 00
Chicago & Alton Railroad Purchase Money Syndicate	485,000 00	485,000 00
Chicago & Eastern Illinois R. R. bonds	50,875 00	56,365 00
Chicago & Indiana Coal Ry. bonds	99,020 00	103,000 00
Chicago & Northwestern Ry. bonds	1,723,910 00	1,887,725 00
Chicago & Northwestern Ry. bonds	600,040 00	651,168 00
Chicago & Northwestern Ry. bonds	284,255 40	306,020 00

	Book value.	Market value.
Chicago & Northwestern Ry. bonds....	$504,274 40	$547,400 00
Chicago & St. Louis Railway bonds....	94,875 20	100,069 60
Chicago, Burl. & Quincy R. R. bonds..	451,888 00	463,000 00
Chicago, Burl. & Quincy R. R. bonds..	922,608 00	934,766 40
Chicago, Burl. & Quincy R. R. bonds..	418,137 20	455,101 00
Chicago, Mil. & Northw. Ry. bonds....	108,640 00	109,630 00
Chicago, Mil. & St. Paul Ry. bonds....	1,568,550 00	1,627,500 00
Chicago, Mil. & St. Paul Ry. bonds....	169,980 60	188,807 40
Chicago, Mil. & St. Paul Ry. bonds....	302,311 50	379,025 70
Chicago, Mil. & St. Paul Ry. bonds.....	104,339 10	99,580 20
Chicago, Mil. & St. Paul Ry. bonds....	150,135 70	166,380 50
Chicago, Mil. & St. Paul Ry. bonds....	436,119 00	465,349 00
Chicago, Rock Island & Pac. Ry. bonds	2,283,525 00	2,340,000 00
Chic., St. P., Minn. & Omaha Ry. bonds.	594,660 00	713,460 00
Christopher & Tenth Street R. R. bonds	207,543 00	207,543 00
Cincinnati & Springfield Ry bonds....	269,810 80	273,980 00
Cincinnati, Hamilton & Day. Ry. bonds.	298,497 00	321,900 00
Cincinnati, Hamilton & Day. Ry. bonds.	64,236 00	70,200 00
Cincinnati, Indianapolis, St Louis & Chicago Ry. bonds.....	376,712 00	399,840 00
Cin., Sandusky & Cleve. R. R. bonds..	617,650 00	556,650 00
Cleve., Cin., Chic. & St. Louis Ry. bonds	222,500 00	247,500 00
Cleveland, Columbus, Cincinnati & Indianapolis Ry. bonds.....	302,490 20	350,701 10
Columbia & Greenville R. R. bonds....	173,581 20	178,635 60
Columbus & Toledo R. R. bonds.....	213,260 00	224,440 00
Columbus Consolidated St. R. R. bonds.	153,975 60	165,089 70
Dakota & Great Southern Ry. bonds..	226,665 00	231,281 10
Dakota Central Ry. bonds.....	840,323 00	886,538 00
Detroit, Grand Rapids & W. R. R. bonds	209,332 91	276,000 00
Eastern Railway of France (Guar. by French government) bonds.....	89,418 96	85,885 00
East Tenn., Vir. & Geo. Ry. bonds....	107,390 00	112,750 00
East Tenn., Vir. & Geo. Ry. bonds.....	549,100 20	547,311 60
Elmira, Cort. & Northern R. R. bonds..	147,480 00	165,165 00
Erie R. R. bonds.....	905,209 96	890,000 00
Erie Ry. bonds.....	371,850 00	406,410 00
Evansville & Terre Haute R. R. bonds.	281,650 00	301,325 00
Fargo & Southern Ry. bonds.....	270,556 20	311,987 70
Fremont, Elk Horn & Missouri Valley R. R. bonds.....	325,458 00	363,312 00
Galveston, Harrisburgh & San Antonio Ry. bonds.....	308,790 00	301,232 40
Georgia Pacific Ry. bonds.....	171,405 00	181,215 00
Georgia Railroad Banking Co. bonds....	1,000,000 00	1,087,700 00
Indiana, Bloomington & Wes. Ry. bonds	149,439 60	151,500 00
Indianapolis & St. Louis Ry. bonds....	441,760 00	521,200 00
Indiana, Decatur & Western Ry. bonds.	204,020 00	200,000 00
Kansas City, St. Joseph & Council Bluffs R. R. bonds.....	594,678 70	632,408 70
Long Island R. R. bonds.....	497,350 00	500,000 00
Long Island R. R. bonds.....	133,075 40	130,341 80
Louisville & Nashville R. R. bonds....	125,000 00	139,225 00
Metropolitan Elevated R. R. bonds.....	82,320 00	82,875 00
Metropolitan Street Ry. bonds.....	1,653,900 00	1,740,300 00
Midland Railway of France (Guar. by French government) bonds.....	89,962 86	86,850 00
Milwaukee & Northern R. R. bonds.....	1,158,935 40	1,176,207 90
Milwaukee City R. R. bonds.....	61,919 40	64,250 60
Mil., Lake Shore & Wes. Ry. bonds..	239,915 10	277,527 00
Minneapolis & St. Louis R. R. bonds..	196,560 30	217,788 30
Minneapolis Street Ry. bonds.....	188,215 50	206,003 10
Mobile & Ohio R. R. bonds.....	371,280 60	415,334 75
Morgan's Louisiana & Tex. R. R. bonds.	262,975 00	327,250 00
Nashville & Decatur R. R. bonds.....	126,587 50	126,225 00
Nash., Chattanooga & St. Louis Ry. bds.	282,423 90	316,477 70
Nash., Chattanooga & St. Louis Ry. bds.	409,292 40	407,878 40
Nash., Chattanooga & St. Louis Ry. bds.	51,826 20	56,793 60
New England R. R. bonds.....	3,663,300 00	3,936,600 00
New York & Canada R. R. bonds.....	450,000 00	450,000 00
New York Cen. & Hud. R. R. R. bonds.	9,758,000 00	9,600,000 00
New York, Lack. & Wes. Ry. bonds....	258,475 00	258,475 00
New York, New Haven & Hartford R. R. bonds.....	1,941,289 71	2,745 000 00
Northern Pacific Ry. bonds.....	2,875,084 80	3,117,120 00
Ocean Steamship Company bonds.....	493,357 80	510,055 00
Oswego & Rome R. R. bonds.....	106,990 00	108,390 00
Paris & Orleans Railway (Guar. by French government) bonds.....	90,906 35	86,850 00
Paris, Lyons & Mediterranean Railway (Guar. by French government) bonds.	89,522 69	86,850 00

	Book value.	Market value.
Peoria & Pekin Union Ry. bonds.....	$71,442 00	$71,442 00
Philadelphia & Reading R. R. bonds....	909,630 00	922,500 00
Pittsburgh, Cincinnati, Chicago & St. Louis Ry. bonds.....	502,400 00	500,000 00
Pittsburgh, McKeesport & Youghiogheny R. R. bonds.....	700,388 00	683,956 00
Pitts., Painesville & Fairport R. R. bds.	115,404 00	106,200 00
Richmond & Danville R. R. bonds.....	109,516 00	115,038 00
Richmond & Danville R. R. bonds.....	546,800 00	596,300 00
Rich., York River & Ches. R. R. bonds.	243,389 57	215,159 20
Rich., York River & Ches. R. R. bonds.	377,846 00	390,178 20
Rochester & Pittsburgh R. R. bonds....	304,491 60	309,834 00
Rutland R. R. bonds.....	485,400 00	550,000 00
St. Louis, Iron Moun. & South. Ry. bds.	373,695 00	378,000 00
St. Paul & Duluth R. R. bonds.....	105,090 00	115,860 00
St. Paul & Duluth R. R. bonds.....	197,085 00	191,240 00
St. Paul & Northern Pacific Ry. bonds..	185,749 20	203,439 60
St. Paul & Northern Pacific Ry. bonds..	87,711 60	95,440 80
St. Paul City Ry. bonds.....	295,752 60	345,708 00
Sault Ste. Marie & Southwes. Ry. bonds.	133,568 00	137,075 20
Second Avenue R. R. bonds.....	534,735 00	518,895 00
Southern Pac. R. R. of California bds	396,722 70	388,228 50
Southern Pac. R. R. of California bonds	504,257 40	493,562 70
Southern Pac. R. R. of California bonds	1,185,984 00	1,157,122 50
Southern Pac. R. R. of California bonds	668,218 00	640,680 00
Southern Railway bonds.....	1,015,100 00	1,074,500 00
Southern Railway bonds.....	1,800,000 00	1,800,000 00
Southern Railway bonds.....	200,000 00	200,000 00
Southern Railway bonds.....	200,000 00	200,000 00
Southern Railway of France (Guar. by French government) bonds.....	87,525 50	82,990 00
South Side Railroad bonds.....	88,017 60	88,000 00
South Side Railroad bonds.....	10,000 00	10,049 00
Staten Island Rapid Transit R. R. bds.	1,166,365 20	1,166,365 20
Terminal R. R. Assoc. of St. Louis bds.	264,343 20	272,576 80
Texas & New Orleans R. R. bonds.....	529,984 40	567,833 20
Union Pacific Railway bonds.....	4,443,019 11	5,100 000 00
Union Railway bonds.....	403,487 50	446,000 00
Utah & Northern Railway bonds.....	283,777 00	309,025 00
Virginia & Tennessee Railroad bonds..	51,086 70	51,000 00
Virginia & Tennessee Railroad bonds..	77,392 70	77,377 30
Virginia Midland Railway bonds.....	257,875 00	286,525 00
Wabash Railroad bonds.....	2,042,000 00	2,240,000 00
Washington Traction & Elec. Co. bonds.	1,860,000 00	1,860,000 00
Western Railway of Alabama bonds...	1,353,375 00	1,393,335 00
Western Railway of France (Guar. by French government) bonds.....	90,565 25	86,850 00
Wis. Cen. Reorganization Syndicate bds.	50,000 00	50,000 00
Brooklyn & New York Ferry Co. bonds.	115,161 90	118,440 35
Brooklyn Union Gas Company bonds..	1,092,735 00	1,196,055 00
Brooklyn Wharf & Warehouse Co. bds.	3,126,175 00	2,372,500 00
Columbia College bonds.....	250,000 00	250,000 00
Duluth Union Depot Company bonds.	308,130 00	314,580 00
Elmira Mun. Improvement Co. bonds..	127,294 33	127,294 33
Equitable Gas Light Company bonds..	502,100 00	502,100 00
Equitable Gas Light Company bonds..	527,350 00	580,000 00
Fort Street Union Depot Company bds.	51,135 00	51,135 00
Hoboken Ferry Company bonds.....	1,000,000 00	1,097,000 00
Jeff. & Clearfield Coal & Iron Co. bds..	607,555 00	676,000 00
Laclede Gas Light Company bonds....	902,500 00	1,050,000 00
Long Branch Water Supply Co. bds...	100,840 00	102,660 00
Met. Opera & Real Estate Co. bonds..	856,460 00	863,005 00
Minneapolis Gas Light Company bonds.	202,700 00	203,040 00
Morris Aqueduct Company bonds.....	65,000 00	65,000 00
New York & East River Gas Co. bonds.	247,500 00	273,850 00
Philadelphia Bourse bonds.....	281,462 50	275,000 00
Sharon Estate Company bonds.....	1,040,000 00	1,040,000 00
United States Mortg. & Trust Co. bonds.	546,709 80	547,037 40
United States Mortg. & Trust Co. bonds.	906,090 60	908,174 40
United States Mortg. & Trust Co. bonds.	260,000 00	260,000 00
United States Mortg. & Trust Co. bonds.	974,000 00	974,000 00
United States Mortg. & Trust Co. bonds.	77,000 00	77,000 00
United States Mortg. & Trust Co. bonds.	783,000 00	783,000 00
United States Mortg. & Trust Co. bonds.	502,000 00	502,000 00
United States Mortg. & Trust Co. bonds.	252,275 00	250,000 00
Western Union Telegraph Co. bonds....	1,040,300 00	1,110,300 00
Western Union Telegraph Co. bonds....	100,760 00	100,760 00
American Exchange Nat. Bank stock....	258,371 53	297,374 96
Astor National Bank stock.....	35,000 00	40,000 00
Atlantic Trust Co. stock.....	175,500 00	175,500 00
Bank of America stock.....	87,015 76	96,800 00

	Book value.	Market value.	
Bank of New Amsterdam stock	$9,637 50	$22,500 00	
Brooklyn Trust Co. stock	284,163 85	287,200 00	
Central Trust Co. stock	1,249,135 28	2,247,700 00	
Continental Insurance Co. stock	134,965 28	137,882 50	
Fifth Avenue Trust Co. stock	200,000 00	350,000 00	
First National Bank stock	83,450 00	83,450 00	
Gallatin National Bank stock	46,942 18	52,773 50	
Guaranty Trust Co. stock	1,200,181 33	4,707,000 00	
Lawyers' Title Insurance Co. stock	104,101 32	105,559 74	
Morristown Trust Co. stock	250,000 00	350,000 00	
Morton Trust Co. stock	500,000 00	600,000 00	
National Bank of Commerce stock	388,281 09	497,750 00	
National Safe Deposit Co. stock	111,315 63	111,315 63	
National Union Bank stock	469,055 00	1,484,000 00	
Title Guarantee & Trust Co. stock	1,157,294 69	1,858,320 00	
United States Mortgage & Trust Co. stk.	1,420,002 98	4,286,000 00	
Brooklyn City Railroad stock	2,333,089 71	2,878,151 20	
Chicago & Northw. Ry. pref. stock	626,803 00	765,000 00	
Chicago, Milw. & St. Paul Ry. pref. stk.	1,689,418 63	1,967,680 00	
Cleveland & Pittsburgh R. R. stock	957,315 05	1,056,393 00	
Connecticut River R. R. stock	493,000 00	530,000 00	
Georgia R. R. & Banking Co. stock	194,532 20	202,290 00	
Illinois Central R. R. stock	103,438 89	111,670 00	
Massawippi Valley Railway stock	35,000 00	35,728 00	
Morris & Essex R. R. stock	816,170 03	900,000 00	
New York & Harlem R. R. stock	892,929 45	1,703,437 50	
N. Y. C. & H. R. R. R. (with rights) stk.	661,010 01	669,800 00	
N. Y., N. H. & Hartford R. R. stk.	2,661,703 78	3,000,000 00	
Pennsylvania R. R. (with rights) stk.	1,677,393 74	1,987,500 00	
Pittsburgh, Ft. Wayne & Chic. Ry. stk.	1,007,541 39	1,080,000 00	
Pittsburgh, McKeesport & Youghiogheny R. R. stock	302,775 00	337,500 00	
Rensselaer & Saratoga R. R. stock	1,422,222 22	1,480,000 00	
Sixth Avenue R. R. stock	345,751 44	400,000 00	
Worcester, Nashua & Roch. R. R. stk.	2,161,120 00	2,161,120 00	
Total (carried out at book value)	$154,669,953 06	$173,185,461 74	$154,669,953 06
Cash in Company's office, $13,217.90; deposited in banks, $12,999,237.12; total			13,012,455 02
Suspense			3,337 14
Agents' debit balances			365,436 02
Total			$276,737,164 59
Deduct agents' credit balances, $23,023.13; all other ledger liabilities, $29,778.60; total			52,801 73
Total net or ledger assets, as per balance above			$276,684,362 86

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$1,021,224 91	
Bonds	1,428,355 95	
Collateral loans	12,428 34	
Other assets	41,225 73	
Rents due and accrued on Company's property	113,627 34	
Total		2,616,862 27
Market value of bonds and stocks over book value		18,515,508 68

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$56,160 62	$2,529,735 77	
Gross deferred premiums on policies in force	226,654 53	2,051,196 17	
Totals	$282,815 15	$4,580,931 94	
Deduct cost of collection	192,314 30	274,855 92	
	$90,500 85	$4,306,076 02	
Net amount of uncollected and deferred premiums			4,396,576 87
Aggregate ledger and other assets			$302,213,310 68

Items not Admitted.

Suspense	$3,337 14	
Agents' debit balances	365,436 02	
Total		$368,773 16
Total admitted Assets		**$301,844,537 52**

IV. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest (American 3½ per cent. on issues of 1898 and 1899)	$220,195,536 00	
Same for reversionary additions	14,479,485 00	
Same for annuities	14,315,399 00	
Total	$248,990,420 00	
Deduct net value of risks of this Company reinsured in other solvent companies	5,811 00	
Net reserve		$248,984,609 00
Matured endowments due and unpaid	$239,776 17	
Death losses in process of adjustment or adjusted and not due	879,423 31	
Death losses reported, no proofs received	69,906 00	
Death losses and other policy claims resisted by the Company	306,501 00	
Due and unpaid on annuity claims	97,006 70	
Total policy claims		1,592,613 18
Dividends of surplus or other description of profits due policyholders		87,386 18
Premiums paid in advance		235,121 25
Due on account of salaries, rents and office expenses		93,000 00
Liability under "non-forfeiture clause" of lapsed policies.		388,081 00
Mortuary bonds		331,178 00
Liabilities on policyholders' account		**$251,711,988 61**
Contingent guarantee fund	$47,952,548 91	
Divisible surplus	2,180,000 00	
		50,132,548 91
Total Liabilities		**$301,844,537 52**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED INCLUDING NO POLICIES NOT ACTUALLY PAID FOR.

Paid-for policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	289,795	$780,711,992
Endowment policies	69,491	164,733,553
All other policies	472	1,784,364
Reversionary additions	.....	23,267,066

New paid-for policies issued during the year.

Whole life policies	55,518	134,682,082
Endowment policies	10,569	22,511,438
All other policies	1,111	3,062,803
Reversionary additions	.....	2,614,356

Old policies revived during the year.

	Number.	Amount.
Whole life policies	1,620	$3,671,934
Endowment policies	557	1,220,565
All other policies	26	64,500
Reversionary additions	.....	17,810

Old policies changed.

Whole life policies	86	1,401,383
Total number and amount	429,245	$1,139,743,846
Deduct policies decreased and ceased to be in force	31,905	88,496,306
Total paid-for policies in force at the end of the year	397,340	$1,051,247,540

Paid-for policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	321,197	$849,389,054
Endowment policies	74,830	175,319,287
All other policies	1,313	4,016,074
Reversionary additions	.....	22,523,125
Total policies in force at the end of year	397,340	$1,051,247,540

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	4,761	$15,936,360
By maturity (endowments)	1,001	2,937,117
By expiry (term)	195	869,316
By surrender	8,393	21,872,288
By lapse (many surrendered later)	17,489	43,395,006
By change and decrease	66	3,486,219
Totals	31,905	$88,496,306

	Number.	Amount.
Annuities in force December 31, 1899	4,694	$1,417,671 64

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Paid-for policies in force December 31, 1898	50,859	$171,767,919
Paid-for policies issued during 1899	8,670	23,350,945
Totals	59,529	$195,118,864
Deduct policies ceased to be in force during 1899	4,398	14,854,296
Policies in force in New York December 31, 1899	55,131	$180,264,568

	Number.	Amount.
Losses and claims unpaid December 31, 1898....	47	$88,031 69
Losses and claims incurred during 1899.....	917	4,161,557 46
Totals	964	$4,249,589 15

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	907	$4,061,723 56

Premiums collected in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash	$7,881,913 38

NEW YORK LIFE INSURANCE COMPANY.

Nos. 346 and 348 Broadway, New York.

[Incorporated 1841; commenced business 1845.]

JOHN A. McCALL, President. CHAS. C. WHITNEY, Secretary.

I. INCOME DURING 1899.

Cash received for premiums on new policies, except annuities without deduction for commissions or other expenses		$8,521,545 16
Cash received for annuities granted in 1899		1,517,928 71
Cash dividends of 1899, applied by the policyholder to purchase paid-up insurance		369,273 90
Total new premiums		$10,408,747 77
Received for renewal premiums without deduction for commissions or other expenses		$31,508,860 87
Cash dividends of 1899 applied by the policyholder to pay running premiums		347,046 21
Surrender values applied by the policyholder to pay running premiums		19,347 93
Total renewal premiums		$31,875,255 01
Total gross premiums		$42,284,002 78
Deduct amount of premiums paid to other companies for reinsurance on policies in this Company—new business, $51,861.31; renewals, $93,639; total		145,500 31
Total premium receipts		$42,138,502 47
Interest on:		
Mortgage loans		1,862,836 68
Bonds ($6,121,503.33) and dividends on stock ($244,483.75)		6,365,987 08
Other debts due the Company		1,099,432 02
Rents from Company's property		890,805 01
From all other sources, viz.: Deposits on account of registered bond policies		13,700 00
Total Receipts during the year		$52,371,263 26
Balance of net or ledger assets December 31, 1898		203,496,049 45
Total		$255,867,312 71

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$11,487,629 87	
Matured endowments and additions thereto	3,104,671 27	
Total	$14,592,301 14	
Deduct amount received from other companies for claims on policies of this Company reinsured	83,858 23	
Total net amount actually paid for losses and matured endowments		$14,508,442 91

Paid to annuities	$1,514,324 57
Dividends paid policyholders in cash: (Applied to pay running premiums, $347,046.21; to purchase paid-up additions, $369,273.90)	2,768,748 83
Surrender values paid: (Applied to pay running premiums, $19,347.93; applied to purchase paid-up insurance, none)	1,196,024 46
Reserve values paid on matured deferred dividend policies (the profits on such policies are not herein included. See dividends to policyholders)	2,200,141 46
Installments paid on trust policies and on registered bond policies	19,294 44
(*Total paid policyholders*.....$22,206,976.67)	
Commissions, advances and bonuses to agents, new policies, $4,628,066.92; renewals (including commuted commissions, $955,731.80); total	5,583,798 72
Salaries and allowances for agencies, including managers, agents and clerks	1,364,999 24
Medical examiners' fees, $430,697.82; inspection of risks, $97,101.75; total	527,799 57
Salaries and all other compensation of officers and other home office employes	705,052 00
Taxes, licenses and fees of all kinds	395,062 73
Rents	418,329 80
Advertising, $206,366.18; printing, binding and stationery, $299,420.33; total	505,786 51
Real estate taxes, $228,244.27; charges, $134,903.20; total.	363,147 47
All other disbursements, viz.: Postage, exchange, equipment account, legal department, fire and surety insurance, traveling expenses, etc	674,416 48
(*Total miscellaneous expenses*.....$10,538,392.52)	
Total Disbursements during the year	$32,745,369 19
Balance	$223,121,943 52

Invested as follows:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances	$17,082,000 00
Loans on mortgage (first liens) on real estate	36,297,517 19

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Lake Shore & Michigan Southern R. R. bonds	$10,000 00	$11,525 00	$10,000 00
Jeffersonville, Madison & Ind. R. R. 1st mtge. 7 per cent. bonds	4,000 00	4,480 00	3,700 00
American Telegraph & Cable Co. stock	10,000 00	9,600 00	4,000 00
Mercantile Nat. Bk. stk.	58,000 00	109,040 00	55,000 00
Louisville, New Albany & Chicago R. R. (Chic. & Ind. div.) bonds	5,000 00	5,550 00	
Chicago, Milwaukee & St. Paul R. R. (Southern Minn. div.) bonds	1,000 00	1,210 00	5,000 00
Western R. R. of Minnesota 1st mortgage bonds	1,000 00	1,100 00	
First Nat. Bank, Macon, Ga., stock	40,000 00	46,000 00	40,000 00

	Par value.	Market value.	Amount loaned.
Canada Southern R. R. 1st mortgage bonds	$1,000 00	$1,070 00	
N. Y. & Harlem R. R. ($50 each) stock	500 00	1,900 00	$4,000 00
N. Y., N. H. & Hartford R. R. stock	900 00	1,863 00	
National Park Bank, N. Y., stock	600 00	3,000 00	
Atchison, Topeka & Santa Fe R. R. adjustment 4 per cent. bonds	71,000 00	55,735 00	36,000 00
Minn., S. Ste. M. & Atlantic R. R. 1st mtge. 4 per cent. bonds	6,000 00	6,000 00	5,000 00
Adams Express Co. col. trust 4 per cent. bonds	1,000 00	1,030 00	
Utah & Northern R. R. 1st mtge. 7 per cent. bds.	40,000 00	48,000 00	40,000 00
Chicago & Alton R. R. (purchase money) certs	72,750 00	72,750 00	
Metropolitan Street Ry. stk.	20,000 00	35,000 00	
Manhattan Elevated (Consolidated) Ry. stock	10,000 00	9,700 00	100,000 00
Chesapeake & Ohio R. R. 4½ per cent. bonds	5,000 00	4,700 00	
Atchison, Topeka & Santa Fe R. R. gen. mtge. 4 per cent. bonds	220,000 00	213,400 00	
Oregon Short Line R. R. 1st mtge. 6 per cent. bds.	149,000 00	192,210 00	
Reading R. R. gen. mtge. 4 per cent. bonds	200,000 00	172,000 00	
Missouri Pacific R. R. 3d mtge. 7 per cent. bonds	10,000 00	11,400 00	1,000,000 00
Montana Central R. R. 1st mtge. 5 per cent. bonds	10,000 00	11,800 00	
N. Y., Ontario & Western R. R. 1st mtge. 5 per cent. P. M. notes	170,000 00	173,400 00	
Cleveland Terminal Valley R. R. 1st mtge. 4 per cent. bonds	250,000 00	237,500 00	
Chicago & Alton R. R. (purchase money) cert	218,000 00	218,000 00	
Metropolitan Street Ry. stk.	250,000 00	437,500 00	
Manhattan Elevated (Consolidated) Ry. stock	50,000 00	48,500 00	
Western Union Telegraph Co. stock	30,000 00	25,500 00	500,000 00
West Chicago St. Ry. stk.	50,000 00	58,500 00	
Virginia State 2.3 per cent. bonds	20,000 00	17,200 00	
Reading R. R. gen. mtge. 4 per cent. bonds	69,000 00	59,340 00	
Southern Pacific of Cal. 1st mtge. 6 per cent. bds.	19,000 00	21,280 00	
Southern Pacific of Cal. 1st. con. mtge. 5 per cent. bonds	67,000 00	70,350 00	100,000 00
Southern Pacific of Arizona 1st mtge. 6 per cent. bds.	21,000 00	23,520 00	
Baltimore & Ohio (Southwestern div.) 3½ per cent. bonds	13,000 00	11,440 00	
Baltimore & Ohio 3½ per cent. mtge. bonds	58,000 00	54,520 00	
St. Louis, Iron Mountain & Southern 4 per cent. mtge. bonds	5,000 00	4,050 00	
Milwaukee Electric Ry. & Light Co. con. 5 per cent. bonds	4,000 00	4,200 00	100,000 00
Oregon R. R. & Navigation 4 per cent bonds	43,000 00	44,290 00	
Great Northern pref. stk.	10,000 00	16,900 00	
Southern Pacific (Central Pacific col.) 4 p. ct. bds.	6,000 00	4,800 00	
Atchison, Topeka & Santa Fe adjustment 4 per cent. bonds	90,000 00	87,300 00	
Brooklyn Union Elevated 4.5 per cent. bonds	15,000 00	14,550 00	

	Par value.	Market value.	Amount loaned.
Reading gen. mtge 4 per cent. bonds	$13,000 00	$11,180 00	
International & Great Northern 1st mtge. bds.	3,000 00	3,600 00	
St. Louis & San Francisco gen. mtge. 6 per ct. bds.	6,000 00	7,440 00	
Norfolk & Western (New River) 1st mtge. bonds	4,000 00	5,040 00	$150,000 00
Louisville & Nashville (N. O. & Mobile) 1st mtge. 6 per cent. bonds	4,000 00	5,240 00	
St. Louis & San Francisco gen. mtge. 5 p. ct. bds.	2,000 00	2,200 00	
Atchison, Topeka & Santa Fe preferred stock	100,000 00	60,000 00	
Atchison, Topeka & Santa Fe common stock	50,000 00	9,500 00	
Chicago, Milwaukee & St. Paul Ry. common stock	130,000 00	153,400 00	
Consolidated Gas Co. of New York stock	10,000 00	18,600 00	
Chicago, St. Paul, Minn. & Omaha R. R. com. stk.	5,000 00	6,000 00	
Colorado Southern 1st mtge. 4 per cent. bonds	5,000 00	4,250 00	150,000 00
Missouri Pacific con. mtge. 6 per cent. bonds	2,000 00	2,300 00	
Broadway Surface 1st mtge. 5 per cent. bonds	1,000 00	1,150 00	
Union Pacific R. R. common stock	10,000 00	4,600 00	
Montana Central 1st mtge. 5 per cent. bonds	46,000 00	54,280 00	
Columbus & Hocking Valley 1st mtge. 4 per cent. extended bonds	10,000 00	10,600 00	
Cleveland, Columbus, Cin. & Ind. gen. 6 per cent. bonds	1,000 00	1,310 00	
Chicago, Burl. & Quincy (Ill. div.) 3½ p. ct. bds.	2,000 00	2,060 00	
Atlanta & Charlotte 1st mtge. 7 per cent. bonds.	5,000 00	5,850 00	
Rochester & Pittsburg con. mortgage bonds	1,000 00	1,250 00	75,000 00
Chicago & Eastern Illinois 1st mtge. bonds	1,000 00	1,130 00	
Chicago & Western Indiana gen. mtge. bonds	1,000 00	1,190 00	
Ottumwa, C. F. & St. Paul 1st mtge. bonds	1,000 00	1,070 00	
Evansville, Terre Haute & Chicago income 6 per cent. bonds	10,000 00	9,400 00	
St. Louis & Southwestern 4 per cent. bonds	1,000 00	880 00	
Chicago, Burl. & Quincy (Ill. div.) 3½ p. ct. bds.	125,000 00	128,750 00	
Baltimore & Ohio (Southwestern div.) 3½ per cent. bonds	50,000 00	44,000 00	
Chicago & Alton (purchase money) stock	65,500 00	65,500 00	200,000 00
Southern Pacific (Central Pacific col.) 4 p. ct. bds.	5,000 00	4,000 00	
Wisconsin Central 1st gen. mtg. bonds	5,000 00	4,600 00	
Joliet & Chicago R. R. stock	4,800 00	8,400 00	
Union Pacific R. R. pref. stock	15,000 00	10,950 00	
Western Union Tel. Co. stk	10,000 00	8,500 00	
Third Avenue R. R. of New York stock	5,000 00	6,450 00	
Illinois Central R. R. stock.	10,000 00	11,100 00	50,000 00
Minn. & St. Louis (Pacific Extension) 6 p. c. bonds.	5,000 00	6,200 00	
Keokuk & Des Moines 1st mtg. 5 per cent. bonds	5,000 00	5,350 00	
Lake Erie & Western 2d mtg. bonds	5,000 00	5,650 00	

	Par value.	Market value.	Amount loaned.
Guaranty Trust Co. of New York stock	$5,000 00	$32,750 00	$17,250 00
Third Avenue R. R. of New York stock	5,000 00	6,450 00	
Chic., Burl. & Quincy R. R. stock	10,000 00	12,100 00	50,000 00
Pullman's Palace Car Co. stock	25,000 00	46,250 00	
Wabash R. R. pref. stock	10,000 00	2,100 00	
Chic. & Alton R. R. (purchase money) certificates	533,500 00	533,500 00	
Wisconsin Central R. R. Syndicate certificates	50,000 00	50,000 00	583,500 00
Union Pacific R. R. pref. stock	190,000 00	138,700 00	
Total amounts	$3,967,550 00	$4,177,523 00	$3,278,450 00

$3,278,450 00

Loans made in cash to policyholders on this Company's policies assigned as collateral 11,557,714 27

Premium notes on policies in force 1,850,402 11

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
UNITED STATES BONDS—		
United States government 5s (1904)	$488,677 50	$506,250 00
United States Consols 4s (1907)	302,342 58	337,500 00
BONDS OF OTHER GOVERNMENTS—		
Austrian government, 4 per cent. gold rentes	2,849,240 86	2,852,604 72
Brazilian government, gold 4s (1828-1867)	50,000 00	50,000 00
Bulgarian government French rentes, 3½s (1893)	18,633 30	18,701 70
Bremen, Germany, 3½s	115,940 78	115,040 78
Cuba, loan of 1890, 5s	12,621 26	17,370 00
Havana treasury, Cuba, 6s	21,166 03	25,298 73
Hungarian government, gold rentes of 1887, 4s	102,548 25	115,287 50
Italian government 4¼s, 4½s and 5s	1,082,262 65	1,118,956 78
Lucerne, Switzerland, 4s (1909)	77,200 00	77,200 00
Prussian Government, 3s	1,034,762 85	1,035,709 83
Russian government, State Nobility Agrarian Bank, 4s	2,618,553 57	2,750,665 50
Russian consolidated interior railway, 4½s	40,086 94	40,700 00
Russian government, Nicholas Ry. 4s	92,642 62	95,200 00
Russian government, Moscow, Jar. & Arch. Ry, 4s	209,820 46	210,009 15
Russian government, Moscow, Kazan Railway, 4s	150,930 00	150,930 00
Russian government, Riasan-Oural Ry. 4s	338,051 71	338,265 83
Russian government, Chinese Eastern Railway, 4s	42,168 75	42,168 75
Russian government, state rentes, 4s	325,018 34	327,800 00
Russian government Moscow-Riasan, 4s	12,229 08	12,245 10
Russian government, Moscow, Windau & Rybinsk, 4s	670,992 19	671,668 73
Russian government, Rybinsk Railway, 4s	28,289 43	28,310 10
Russian Government, Southeastern Ry. 4s	45,531 15	45,531 15
Servian government, State loan, 4s	4,568 17	4,689 90
Swiss government loans of 1883, 3¾s, 1889, 3½s, 1897, 3s	19,893 17	19,961 03
Swedish government, state 3½s	89,435 25	89,488 00
U. S. of Mexico, ext. cons. gold 5s	482,575 00	485,000 00
U. S. of Mexico, int. debt. cons. 5s	26,666 66	26,666 66
Vevey, Switzerland, 4s (1904)	159,225 00	159,225 00
Wurttemberg government State 3½s	43,783 21	43,863 40

STATE AND MUNICIPAL BONDS—	Book value.	Market value.
Atlanta city, Ga. (redem.) 4½s (1916).	$5,087 87	$5,250 00
Atlanta city, Ga. (water), gold 4s (1923)	127,725 90	138,600 00
Arizona Territory 5s (1942)	15,237 31	15,300 00
Austin city, Texas (water and electric light), gold 5s (1930)	153,408 28	164,000 00
Butler county, Ohio, 4½s (1921 and 1924)	31,595 54	31,800 00
Boston, Mass., 3½s (1919)	1,066,408 20	1,066,408 20
Cuyahoga county, Ohio, 5s (1918)	145,000 00	145,000 00
Dallas city, Texas, gold 5s (1928)	102,949 76	105,000 00
Dallas city, Texas, gold 5s (1931)	242,210 29	250,000 00
Dallas city, Texas, funding 6s (1917)	100,695 96	101,650 00
Davidson county, Tenn., 4½s (1915)	250,461 48	252,500 00
Douglas county, Neb., refunding 5s (1911)	81,318 70	81,600 00
Essex county, N. J., park gold 3.65s	400,000 00	408,000 00
Findlay, Ohio, 6s	10,122 63	10,300 00
Flatbush, N. Y. (water) 6s (1911)	19,717 84	24,000 00
Ft. Worth, Tex. (water) gold 6s (1922)	218,821 30	220,000 00
Galveston city, Texas, lim. debt 5s	167,773 55	169,000 00
Jersey City, N. J., 5s (1916)	692,636 59	775,545 00
Jersey City, N. J., 5s (1921)	98,685 60	110,822 50
Jersey City, N. J., 7s	271,277 91	302,890 50
Jefferson county, Ala., 6s (1917)	197,163 24	199,500 00
Jefferson county, Ala., 6s (1921)	103,792 89	105,000 00
Louisville city, Ky., 4s (1928)	75,000 00	82,500 00
Lincoln county, Wash., funding series 1 gold 6s (1912)	61,216 13	63,000 00
Long Island City, N. Y., 4½s	166,233 55	166,233 55
Madison county, Ala., 5s (1919 & 1929)	60,000 00	60,000 00
Middletown, Conn., 4s (1915)	51,083 03	51,500 00
Massachusetts State gold 3s (1915-1939)	6,200,000 00	6,200,000 00
Mississippi State 4s (1919)	19,650 20	20,000 00
Montgomery city, Ala., 6s (1918, 1921 and 1924)	209,543 23	210,000 00
Morris county, N. J., 4s (1935)	354,521 75	367,500 00
Memphis city, Tenn., tax district 6s (1915)	102,946 49	105,000 00
Mecklenburg Co., N. C., 6s (1920)	5,645 46	5,645 46
New York city Corlears Hook Park 3½s (1913)	1,133,445 87	1,144,000 00
New York city school 3s (1913)	300,000 00	300,000 00
New York city street 3s (1916)	500,000 00	500,000 00
New York city dock 3s (1924)	400,000 00	400,000 00
New York city, N. Y. (Morrisania & W. Farms), 7s	48,363 22	56,250 00
Nashville city, Tenn. (water), 4s (1919)	300,000 00	300,000 00
North Knoxville, Tenn. (municipal), 5s (1919)	100,000 00	103,000 00
Norwalk, Conn., funding 3½s (1918)	250,000 00	252,500 00
Ottawa city, Canada, gold 5s (1908)	104,825 81	107,000 00
Petersburg city, Va., 6s (1905)	30,000 00	31,200 00
Pierce county, Wash., gold 5s (1912)	201,787 18	202,000 00
Pierce county, Wash., fdg. 6s (1911)	146,258 09	150,800 00
Peoria township, Ill., fdg. 5s (1910)	98,351 09	98,980 00
Quebec (Province of) gold 5s (1908)	84,689 39	86,400 00
Quebec city, Canada, gold 4½s (1914)	50,000 00	51,500 00
Quebec city, Canada, gold 4½s (1922)	150,000 00	154,500 00
Queens county, N. Y., gold 4s (1902, 1917 and 1927)	1,708,136 86	1,708,136 86
Richmond city, Va., 4s (1925 and 1926)	243,544 61	255,000 00
Richmond city, Va., 8s (1904)	48,198 11	55,000 00
Ramsey county, Minn., 4½s (1905)	40,930 51	41,200 00
Rome, Ga., gold 4½s (1926)	167,835 86	168,000 00
Seattle, Wash., gold 5s (1912)	499,339 53	500,000 00
St. Joseph, Mo., school board 4s (1914)	179,656 36	187,000 00
Sanitary district of Chicago, Ill., 4½s	752,261 85	757,500 00
Sanitary district of Chicago, Ill., 5s	594,228 58	600,490 00
San Antonio, Texas, 5s (1917)	145,414 96	148,000 00
San Antonio, Texas, gold 6s (1916)	40,000 00	40,000 00
School district, Multnomah county (Portland), Ore., gold 6s (1913)	75,552 45	81,000 00
School district, Spokane county, Wash., gold 6s (1910)	96,065 54	96,300 00
School district, Salt Lake City, Utah, gold 5s (1902)	46,304 28	46,460 00
School district, Salt Lake City, Utah, gold 5s (1913)	49,986 31	51,250 00
Salt Lake City, Utah, 5s (1911)	3,020 61	3,075 00

	Book value.	Market value.
Salt Lake City, Utah, 5s (1912)	$50,000 00	$51,250 00
Salt Lake City, Utah, gold 5s (1914)	294,494 52	307,500 00
Tazewell county, Ill., funding 4s (1901-1905)	58,281 21	60,000 00
Topeka, Kansas, gold 3¾s (1919)	13,000 00	13,000 00
Waco city, Texas, gold 5s (1920)	30,000 00	30,000 00
West Chicago town, Ill., 5s (1910)	298,987 78	300,760 00
Whatcom county, Wash., funding gold 6s (1911)	202,391 75	206,000 00
Whitman county, Wash., funding gold 5s (1912)	200,704 29	206,000 00
RAILROAD BONDS—		
Adirondack 1st mtg. gold 4½s, guar. by D. & H. (1942)	972,943 10	973,750 00
Albany & Susquehanna 1st cons. 7s, guar by D. & H. (1906)	796,855 42	854,450 00
Atch., Top. & Santa Fe gen. mtg. gold 4s (1995)	2,947,224 52	3,145,000 00
Atch., Top. & Santa Fe adjust. inc. 4s (1995)	403,224 17	560,000 00
Balt. & Ohio (Southwestern div.) 1st gold 3½s (1925)	2,040,855 37	2,046,012 50
Burl., C. R. & No. 1st cons. mtg. gold 5s (1934)	81,378 35	110,000 00
Burl., C. R. & No. 1st mtg. 5s (1906)	40,197 12	44,100 00
Burl. & Mo. River 1st 6s (1918)	434,833 06	443,975 00
Buf., N. Y. & Erie 1st mtg. 7s (1916)	61,680 77	65,000 00
Canadian Pacific land grant 1st mtg. gold 5s (1931)	1,063,893 84	1,072,440 00
Cen. R. R. & B. Co. of Ga. coll. trust gold 5s (1937)	895,526 49	900,000 00
Central R. R. of N. J. gen. mtg. gold 5s (1987)	2,415,943 38	2,688,000 00
Central Pacific 1st ref. gold 4s (1949)	960,036 70	960,036 70
Central Pacific mtg. gold 3½s (1929)	40,025 23	40,000 00
Cedar Rapids, I. F. & No. W. 1st gold 5s, guar. by B., C. R. & N. (1921)	454,005 43	490,000 00
Chateaugay Ore & Iron Co. R.R., N.Y., 1st 6s, guar. by D. & H. (1929)	487,281 40	488,000 00
Chic. & Alton refunding gold 3s (1949)	9,588,398 00	9,588,398 00
Chic., Burl. & Quincy 1st mtg. 7s (1903)	1,625,249 72	1,683,750 00
Chic., Mil. & St. Paul (H. & D. div.) 1st 5s (1910)	111,831 43	120,750 00
Chic., Mil. & St. Paul (H. & D. div.) 1st 7s (1910)	592,358 81	667,500 00
Chic., Mil. & St. Paul gen. gold 3½s (1989)	2,500,000 00	2,500,000 00
Chic. & N. W. cons. skg. fd. 7s (1915)	1,915,716 60	2,040,079 16
Chic. & N. W. skg. fd of 1879 6s (1929)	504,279 72	527,850 00
Chic. & N. W. deb. 5s (1921)	2,049,741 55	2,200,000 00
Chic. & N. W. gen. gold 3½s (1987)	995,179 08	1,025,000 00
Chic., St. P., M. & O. cons. mtg. 6s (1930)	1,181,459 04	1,344,000 00
Chic. & W. Ind. gen. mtg. skg. fund gold 6s (1932)	1,150,324 31	1,293,750 00
Chic. & East. Ill. 1st skg. fd. 6s (1907)	110,938 97	112,200 00
Chic. & East. Ill. 1st cons. gold 6s (1934)	255,953 42	281,250 00
Chic. & St. L. 1st mtg. 6s (1915)	272,240 86	281,250 00
Chic., R. I. & Pac. gen. gold 4s (1988)	2,053,010 44	2,070,000 00
Ches. & Ohio. 1st cons. mtg. gold 5s (1939)	616,554 50	715,000 00
Cin., Ham. & Day. gen. mtg. gold 5s (1942)	985,314 67	1,050,000 00
Cin., Laf. & Chic. 1st mtg. gold 7s (1901)	163,615 51	168,245 00
Cin., Sandusky & Cleve. 1st cons. gold 5s (1928)	592,095 10	606,320 00
Clev., Col., Cin. & Inds. gen. cons. gold 6s (1934)	1,069,489 88	1,250,000 00
Clev., Col., Cin. & Inds. 1st cons. gold 7s (1914)	323,579 17	360,000 00
Clev., Lor. & Wheeling 1st cons. gold 5s (1933)	238,108 75	260,000 00
Clev., Lor. & Wheeling equip. notes gold 5s (1902)	151,091 07	155,000 00
Denver & Rio Grande 1st cons. gold 4s (1936)	672,788 36	760,000 00

	Book value.	Market value.
Detroit & Mackinac mtg. gold 4s (1995)	$47,006 33	$56,700 00
Del. & Hud. Canal Co. (Pa. div.) 1st 7s (1917)	279,865 42	336,000 00
Evans. and Indianapolis 1st gold 6s, guar. by E. & T. H. R. R. (1924)	151,149 60	180,000 00
Evans. & Indianapolis 1st con. gold 6s, guar. by E. & T. H. R. R. (1926)	349,614 96	463,000 00
Evans. & Terre Haute 1st gen. gold 5s (1942)	56,396 00	75,000 00
Evans. & Terre Haute 1st con. gold 6s (1921)	328,595 93	360,000 00
Evans., Terre Haute & Chic. 1st mtg. gold 6s (1900)	30,000 00	30,000 00
East Tenn., Va. & Ga. cons. mtg. gold 5s (1956)	505,000 00	555,500 00
East. Ry. of Minnesota (No. div.) 1st gold 4s (1948)	1,742,155 04	1,785,000 00
Flint & Pere Marquette gold 6s (1920)	109,509 14	115,000 00
Fremont, Elk. & Mo. V. cons. 6s, guar. by C. & N. W. (1933)	1,244,049 90	1,325,000 00
Georgia Southern & Florida 1st 5s (1945)	99,377 30	105,000 00
Houston, East & West Texas 1st gold 5s (1933)	213,746 60	237,500 00
Illinois Central Western Lines 1st gold 4s (1951)	1,000,000 00	1,050,000 00
Illinois Cent. (St. Louis div. & term.) gold 3½s (1951)	2,895,242 95	2,935,000 00
Illinois Cent. (Louisville div. & term.) gold 3½s (1953)	3,600,222 95	3,633,000 00
Indianapolis & St. Louis 1st 7s (1919)	153,937 90	176,250 00
Ind., Dec. & West. equip. notes gold 5s (1905)	344,250 00	349,000 00
Kal., Allegan & G. R. 1st 5s, guar. by L. S. & M. So. (1938)	177,132 98	186,300 00
Kansas City Cable 1st gold 5s (1901)	250,000 00	250,000 00
Kansas City, St. Jo. & C. B. mtg. 7s (1907)	150,521 79	161,000 00
Lake Erie & Western 2d gold 5s (1941)	924,550 16	945,000 00
Lake Shore & Mich. So. 1st mtg. & skg. fd. 7s (1900)	50,000 00	50,000 00
Long Dock Co. 1st mtg. gold 6s (1935)	1,204,624 38	1,300,000 00
Lowell & Suburban R. R. Co., Mass., 1st 5s (1911)	500,000 00	512,500 00
Louisiana Western 1st mtg. gold 6s (1921)	312,181 24	315,000 00
Louisiana & Missouri River 1st mtg. 7s (1900)	141,000 00	141,000 00
Louisiana & Missouri River 2d mtg. 7s (1900)	102,000 00	102,000 00
Louisville & Nash. (Mob. & Mont'y) 1st gold 4½s (1945)	1,034,618 87	1,035,000 00
Louisville & Nash. col. trust gold 4s (1918)	484,112 20	484,375 00
Louisville & Nash. gen. gold 6s (1930)	270,590 51	271,400 00
Louisville & Nash. (N. O. & Mob. div.) 1st gold 6s (1930)	130,000 00	130,000 00
Louisville & Nash. (St. Louis div.) 1st gold 6s (1921)	156,250 00	156,250 00
Lehigh Valley Ry. of N. Y. 1st gold 4½s. guar. by L. V. R. R. (1940)	807,643 21	840,000 00
Lehigh Valley Terminal 1st gold 5s, guar. by L. V. R. R. (1941)	201,648 83	216,000 00
Mahoning Coal 1st 5s, guar. by L. S. & M. S. (1934)	364,347 41	460,000 00
Maysville & Lexington 1st 7s (1906)	50,577 53	50,600 00
Metropolitan Elevated, N. Y., 1st gold 6s (1908)	319,667 83	362,730 00
Metropolitan St. Ry. Co. gen. gold 5s (1997)	1,044,843 91	1,125,000 00
Mobile & Ohio 1st 6s (1927)	64,121 54	65,000 00
Mich. Central 1st mtg. 7s (1902)	51,253 95	53,000 00
Milwaukee & Northern 1st 6s (1910)	56,184 63	57,500 00
Minneapolis Union 1st gold 5s, guar. by St. P., M. & M. (1922)	510,849 77	535,500 00
Milwaukee Elec. Ry. & L. Co. cons. gold 5s (1926)	242,728 58	255,000 00
Morgan's La. & Texas R. R. & S. S. 1st 7s (1918)	863,803 42	937,500 00
Midland of N. J. 1st mtg. gold 6s (1910)	337,417 92	368,000 00
Missouri Pacific col. trust gold 5s (1917)	866,046 46	866,046 46

	Book value.	Market value.
New York & Harlem 1st mtg. 7s (1900)	$1,060,000 00	$1,060,000 00
New York, Lake Erie & Western 1st cons. gold 7s (1920)	2,381,332 75	2,700,000 00
New York, Lake Erie & Western D. & I. Co. 1st 6s (1913)	1,550,057 04	1,650,000 00
New York, Lackawanna & Western 1st mtg. 6s (1921)	1,128,252 16	1,325,000 00
New York, Ontario & Western ref. gold 4s (1992)	1,748,108 81	1,770,720 00
New York, Ontario & Western 1st gold 5s (1900-1911)	1,284,410 70	1,284,410 70
New York, Susquehanna & Western 1st ref. gold 5s (1937)	226,470 57	262,500 00
Nashville, Chattanooga & St. Louis 1st cons. gold 5s (1928)	339,247 78	357,000 00
Nashville, Chattanooga & St. Louis 1st 7s (1913)	94,655 43	95,625 00
Northern Pacific Term. 1st gold 6s, guar. (1933)	583,304 90	638,000 00
Northern Illinois 1st 5s guar. by C. & N. W. (1910)	498,208 86	525,000 00
North Western Grand Trunk (in Mich.) 1st 6s (1910)	42,000 00	42,000 00
O., Ind. & W. (pref.) 1st gold 5s (1938)	307,504 31	309,000 00
Oregon Short Line 1st 6s (1922)	1,104,135 32	1,107,000 00
Oregon R. R. & Navigation cons. gold 4s (1946)	147,120 37	150,000 00
Panama Ry. 1st skg. fd. gd. 4½s (1917)	481,000 00	493,025 00
Peo., Dec. & Evans. 1st gold 6s (Main Line) (1920)	36,900 00	38,950 00
Peo., Dec. & Evans. (Evans. div.) 1st gold 6s (1920)	84,600 00	89,300 00
Pitts., Cin. & St. L. 1st cons. 7s (1900).	50,000 00	51,250 00
Pitts., C., C. & St. L. cons. gold series "A" 4½s, guar. by Pa. Co. (1940)	1,004,379 25	1,100,000 00
Pitts., C., C. & St. L. cons. gold series "E" 3½s, guar. by Pa. Co. (1949)	1,004,987 38	1,005,000 00
Penn. Rolling Stock Trust 3½s (1900)	300,000 00	300,000 00
Raleigh & Gaston 1st gold 5s (1947)	300,000 00	307,500 00
Rochester & Pittsburgh 1st gold 6s (1921)	71,110 29	78,000 00
Rochester & Pitts. cons. 1st gold 6s (1922)	114,763 39	120,000 00
Rio Grande Western 1st gold 4s (1939)	237,447 84	237,447 84
Seaboard & Roanoke 1st 5s (1926)	200,000 00	210,000 00
South & North Alabama cons. gold 5s (1936)	442,363 74	458,350 00
South Carolina & Ga. 1st gold 5s (1919)	183,119 09	211,000 00
Second Avenue R. R. 1st cons. gold 5s (1948)	273,518 95	281,250 00
St. Paul, Min. & Man. 1st cons. gold 4½s (1933)	1,000,000 00	1,100,000 00
St. Paul, Min. & Man. 1st cons. gold 6s (1933)	1,221,382 56	1,457,500 00
St. Paul, M. & M. (Mont. ex.) 1st gold 4s (1937)	233,277 34	250,000 00
St. Paul & No. Pacific 1st gen. gold 6s (1923)	1,268,959 48	1,500,000 00
Savannah, Fla. & West. 1st gold 6s (1934)	548,651 90	575,000 00
Savannah, Fla. & West. 1st gold 5s (1934)	502,998 33	525,000 00
St. Louis & San Francisco gen. gold 6s (1931)	367,750 96	373 750 00
St. Louis & San Francisco gen. gold 5s (1931)	294,729 21	315,000 00
St. Lawrence & Adirondack 1st gold 5s (1996)	250,000 00	262,500 00
Southern Pac. of New Mexico 1st 6s (1911)	445,765 56	448,000 00
Taunton St. Ry. 1st gold 5s (1914)	329,129 96	350,000 00
Taylor's Falls & L. S. 1st 6s, guar. by St. P. & D. (1914)	211,632 97	222,600 00
Toledo & O. Cen. (W. div.) 1st gold 5s (1935)	248,802 99	256,250 00
Toledo Traction Co. 1st cons. gold 5s (1909)	235,005 48	250,000 00
Texas & New Orleans 1st 7s (1905)	297,048 15	305,640 00
Thirty-fourth St. Crosstown 1st gold 5s (1996)	196,361 40	196,875 00
Toronto, Hamilton & Buffalo 1st gold 4s (1946)	493,159 10	493,159 10
Union Pacific Ry. & L. G. 1st gold 4s (1947)	1,801,193 30	1,950,000 00

	Book value.	Market value.	
Union Ry. Co., N. Y., 1st gold 5s (1942)	$49,743 30	$52,500 00	
Utah & Northern 1st 7s (1908)	2,068,559 82	2,118,000 00	
Virginia & Tennessee 8s (1900)	60,000 00	60,000 00	
West Shore 1st 4s, guar. by N. Y. C. & H. R. (2361)	1,000,000 00	1,080,000 00	
Western Transit Co. 4½s, guar. by N. Y. C. (1903)	90,000 00	91,800 00	
Wilmar & S. F. 1st gold 5s, guar. by St. P., M. & M. (1938)	479,395 86	525,000 00	
Worcester & Sub. St. Ry. 1st gold 5s (1915)	100,000 00	100,000 00	
MISCELLANEOUS BONDS—			
Am. Safe Dep. Co. 1st mtg. 6s (1903).	51,230 60	52,000 00	
Am. Dock & Imp. Co. 1st 5s, guar. by N. J. C. (1921)	400,778 36	450,000 00	
American Cotton Oil Co. gold 8s (1900).	150,000 00	153,750 00	
Brookline G. L. Co., Mass., gen. gold 5s (1913)	249,056 97	250,000 00	
Brooklyn Union G. L. Co. cons. gold 5s (1945)	531,130 13	560,000 00	
Consumers' Gas L. Co., Chic., Ill., 1st gold 5s (1936)	128,447 64	128,520 00	
Equitable Ill. G. L. Co., Philadelphia, 1st gold 5s (1928)	232,009 22	247,800 00	
Kansas City, Mo., G. L. Co. 1st gold 5s (1922)	244,059 08	250,000 00	
Madison Square Gar. Co., N. Y., 1st gold 5s (1919)	749,000 00	749,000 00	
Mutual Fuel Gas Co. of Chicago 1st gold 5s (1947)	117,575 47	125,000 00	
People's G. L. & C. Co. of Chicago 1st gold 6s (1904)	599,208 18	665,150 00	
People's G. L. & C. Co. of Chicago 1st cons. gold 6s (1943)	116,858 58	117,000 00	
Paterson & Passaic Gas & Elec. Co. cons. gold 5s (1949)	509,949 87	510,000 00	
St. Paul, Minn., G. L. Co. cons. extn. 6s (1918)	193,824 77	220,000 00	
St. Paul, Minn., G. L. Co. 1st 6s (1915)	204,984 34	218,000 00	
St. Paul, Minn., G. L. Co. gen. gold 5s (1944)	400,838 89	415,000 00	
Union Savings Bank & T. Co., Tacoma, Wash., gold trust 6s	199,000 00	199,000 00	
Western Union Tel. Co. col. trust 5s (1938)	428,180 96	485,100 00	
RAILROAD STOCK—			
Chic., Mil. & St. Paul pref.	850,500 00	945,000 00	
Chic., Mil. & St. Paul common	51,232 50	66,000 00	
Chic. & Northwestern R. R. pref.	1,350,000 00	1,750,000 00	
Atch., Topeka & Santa Fe Ry. Co. pref.	307,500 00	512,500 00	
BANK STOCK—			
Central National Bank, New York	98,000 00	112,000 00	
New York Security & Trust Co., New York	899,500 00	2,570,000 00	
Totals (carried at book value)	$141,869,316 65	$150,484,285 87	$141,869,316 65
Cash deposited in banks and trust companies			10,050,049 19
Agents' debit balances, etc.			1,136,494 11
Total net or ledger assets, as per balance above			$223,121,943 52

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$321,119 56	
Bonds	959,992 30	
Collateral loans and bank deposits	36,561 90	
Policy loans or liens	49,824 26	
Rents due and accrued on Company's property	21,618 57	
Total		1,389,116 59
Market value of bonds and stocks over book value		8,614,969 22

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	.....	$2,322,551 00	
Gross deferred premiums on policies in force	$539,910 00	2,174,127 00	
Totals	$539,910 00	$4,496,678 00	
Deduct 65 per cent. from new and 5 per cent. from renewal premiums	350,941 00	224,834 00	
	$188,969 00	$4,271,844 00	
Net amount of uncollected and deferred premiums			$4,460,813 00
Aggregate ledger and other assets			$237,586,842 33
Item not Admitted.			
Agents' balances, etc			1,136,494 11
Total admitted Assets			**$236,450,348 22**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest and American Experience Table of Mortality, with 3 per cent. interest (Department valuation	$192,345,025 00	
Deducted net value of risks of this Company reinsured in other solvent companies	320,744 00	
Net reserve		$192,024,281 00
Matured endowments (papers not completed)	$215,783 03	
Death losses in process of payment	340,170 71	
Death losses reported, full proofs not yet received	1,335,171 34	
Death losses resisted by the Company	28,000 00	
Annuity claims (not presented)	138,106 17	
Total policy claims		2,057,231 25
Trust funds held by the Company		293,347 18
Dividends of surplus or other description of profits due policyholders, payable on anniversaries of policies		251,461 15
Premiums paid in advance		388,544 17
Total		$195,014,864 75

SPECIAL FUNDS VOLUNTARILY SET ASIDE BY THE COMPANY.

Additional policy reserve		3,507,699 00
Accumulated surplus funds:		
First (payable to policyholders in 1900)—		
To holders of accumulation policies, the periods of which mature in 1900	$2,178,107 44	
To holders of annual dividends policies	594,194 00	
To holders of 5-year dividend policies	125,384 00	
Total in 1900	$2,897,685 44	
Second (payable to policyholders, subsequent to 1900, as the periods mature)—		
To holders of 20-year period policies	17,583,264 00	
To holders of 15-year period policies	7,523,811 00	
To holders of 10-year period policies	577,637 00	
To holders of 5-year dividend policies	279,965 00	
Aggregate		28,862,362 44
Other funds for all other contingencies		9,065,422 03
Total Liabilities		**$236,450,348 22**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED ON THE BASIS OF PAID-FOR BUSINESS ONLY.

Paid-for policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	279,100	$670,638,400 00
Endowment policies	84,335	209,704,600 00
All other policies	10,499	59,225,733 00
Reversionary additions	.....	4,452,387 00
New paid-for policies.		
Whole life policies	66,426	130,365,500 00
Endowment policies	32,819	64,542,600 00
All other policies	112	7,400,980 00
Old policies revived during the year.		
Whole life policies	840	1,856,800 00
Endowment policies	239	491,400 00
All other policies	37	97,400 00
Additions by dividends during the year.		
All policies	.....	427,477 00
Total number and amount paid-for policies.	474,407	$1,149,203,277 00
Deduct policies decreased and ceased to be in force	36,631	87,331,292 00
Total paid-up policies in force at the end of the year	437,776	$1,061,871,985 00

Paid-for policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	318,043	$738,226,700 00
Endowment policies	108,870	255,062,984 00
All other policies	10,863	64,136,646 00
Reversionary additions	.....	4,445,655 00
Total paid-up policies in force at the end of the year	437,776	$1,061,871,985 00

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	4,075	$11,867,078 00
By maturity (endowments)	1,108	3,123,154 00
By expiry (term)	1,606	5,665,881 00
By surrender	4,486	13,783,320 00
By lapse	25,356	45,665,022 00
By change and decrease	.....	7,226,837 00
Totals	36,631	$87,331,292 00

	Number.	Amount.
Annuities in force December 31, 1899	9,277	$1,777,474 36

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Paid-for policies in force December 31, 1898....	62,872	$139,054,236 00
Paid-for new policies, 1899.....	18,546	33,649,593 00
Totals	81,418	$172,703,829 00
Deduct policies ceased to be in force during 1899.	4,981	9,437,044 00
Paid-for policies in force December 31, 1899....	76,437	$163,266,785 00

	Number.	Amount.
Losses and claims unpaid December 31, 1898....	50	$123,485 00
Losses and claims incurred during 1899.....	736	2,017,083 00
Totals	786	$2,140,568 00
Losses and claims on policies paid during 1899..	745	$2,058,790 00

Premiums collected or secured during 1899, without any deduction for losses, dividends, commissions or other expenses $6,708,876 16

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	$1,320,423 21	
Received during the year, all for renewal premiums.....	867,007 09	
Total		$2,187,430 30
Deductions during the year, as follows:		
Used in payment of losses and claims.....	$33,268 13	
Used in purchase of surrendered policies.....	144,428 65	
Used in payment of dividends to policyholders.....	1,311 22	
Redeemed by maker in cash.....	158,020 19	
Total reduction of premium note account.....		337,028 19
Balance, note assets at end of the year.....		$1,850,402 11

VII. POLICY LOAN ACCOUNT.

Loans on hand December 31 of previous year.....	$9,818,600 00	
Made during the year.....	4,153,562 62	
Total		$13,972,162 62
Deductions during the year, as follows: Loans used—		
In payment of losses and claims.....	$397,794 29	
In purchase of surrendered policies.....	781,789 61	
Redeemed by maker in cash.....	1,234,864 45	
Total reduction of policy loan account.....		2,414,448 35
Balance of policy loans at end of the year.....		$11,557,714 27

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

No. 346 BROADWAY, NEW YORK.

[Incorporated February 25, 1875; commenced business August 10, 1875.]

E. W. SCOTT, President. WILLIAM E. STEVENS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$853,761 49	
Renewal premiums, without deductions for commissions or other expenses	2,103,676 66	
Dividends applied to pay running premiums	145,411 00	
Surrender values applied to purchase paid-up insurance and annuities	11,092 25	
Total	$3,113,941 40	
Deduct amount of premiums paid to other companies for reinsurance	5,460 95	
Total premium receipts		$3,108,480 45
Interest on:		
Mortgage loans		12,966 23
Bonds and dividends on stock		33,775 34
Premium notes, loans or liens		7,738 34
Other debts due the Company		37,706 45
Rents from Company's property		26,174 31
Dividends and surrender values on reinsurances		180 86
Premium notes, loans or liens restored by revival of policies		928 55
Profit on sales of securities		65,216 25
From all other profits, viz.: Profit and loss; (Waco, Texas, and Savannah, Ga., real estate)		46,444 87
Total Receipts during the year		**$3,339,611 65**
Balance of net or ledger assets December 31, 1898		**2,231,808 93**
Total		**$5,571,420 58**

III. DISBURSEMENTS DURING 1899.

Death claims	$1,342,192 53	
Claims on installment policies	1,000 00	
Total	$1,343,192 53	
Deduct amount received from other companies for claims on policies of this Company reinsured	10,000 00	
Total net amount actually paid for losses and matured endowments		$1,333,192 53
Paid to annuitants		1,581 40
Premium notes voided by lapse		109,521 07
Dividends paid policyholders in cash		21,843 40
Dividends applied to pay running premiums		145,411 00
Surrender values paid in cash		27,930 62

Surrender values applied to purchase paid-up insurance and annuities		$11,092 25
(Total paid policyholders	$1,650,572.27)	
Stockholders for interest or dividends		6,977 60
Commissions and bonuses to agents (less commission on reinsurances) new policies, $469,418.82; renewals, $108,431.40; total		577,850 22
Salaries and allowances for agencies, including managers, agents and clerks		130,111 90
Medical examiners' fees, $65,536.72; inspection of risks, $11,788.26; total		77,424 98
Salaries and all other compensation of officers and other home office employes		177,474 41
Taxes on new premiums, $9,068.02; on renewals, $22,341.81; on reserves, $438.42; total		31,848 25
Taxes on real estate		3,104 77
Insurance Department fees and agents' licenses, $5,879.57; municipal and State licenses, $4,281.25; total		10,160 82
Rent, including $1,520 Company's occupancy		39,464 64
Commuting renewal commissions		78,852 67
Advertising, $21,831.09; printing and stationery, $18,665.43; postage, $16,032.94; total		56,529 46
Legal expenses, $30,644.74; furniture, etc., $3,578.76; total		34,223 50
Repairs and expenses on real estate		11,579 62
All other disbursements, viz.: Examination expenses, $144; attendance fees, $2,359.99; internal revenue, $24,223.04; exchange, $1,029.67; expenses, $22,316.81; traveling, $21,054.73; total		71,128 24
(Total miscellaneous expenses	$1,306,731.08)	
Total Disbursements during the year		**$2,957,303 35**
Balance		**$2,614,117 23**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, book value	$410,466 72
Loans on mortgage (first liens) on real estate	292,856 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Provident Investment Co., Waco, Texas, stock	$1,000 00	$250 00	$20,000 00	
Waco Natatorium Co., Waco, Texas, stock	24,000 00	24,000 00		
Washington, Ohio & Western R. R. Co. 1st mtg. bds	2,000 00	1,800 00	1,500 00	
Total amounts	$27,000 00	$26,050 00	$21,500 00	21,500 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				236,893 46
Premium notes on policies in force				241,116 06

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States reg. bonds	$58,937 50	$66,791 67	
Ann Arbor R. R. 1st mtg. bonds	12,333 34	14,240 00	
Atchison, Topeka & Santa Fe gen. mtg. bds.	28,662 50	29,400 00	
Atchison, Topeka & Santa Fe adj't bonds	8,400 00	7,900 00	
Atlantic & Danville 1st mtg. bonds	10,212 50	9,950 00	
Baltimore & Ohio R. R. Co. (SW. Div.) 1st mtg. bonds	9,562 50	8,825 00	
Canada loan	2,116 04	2,065 40	
Central Branch Ry. Co. 1st mtg. bonds	12,000 00	9,880 00	
Central Branch Union Pac. 1st mtg. bonds	9,162 50	8,616 67	
Chicago & Erie R. R. 1st mtg. bonds	15,056 25	17,012 50	
Chicago & W. Ind. R. R. gen. mtg. bonds	23,550 00	24,400 00	
Cin., Sand. & Cleve, R. R. 1st mtg. cons. bonds	5,075 00	5,800 00	
Cleve., Cin., Chic. & St. L. Ry. Co. (St. L. Div.) 1st col. tr. mtg. bonds	18,145 00	19,966 67	
Duluth, S. S. & At. R. R. 1st mtg. bonds	19,425 00	21,900 00	
Englewood, N. J., school bonds	4,127 32	4,027 32	
Flint & Pére Mar. R. R. mtg. bonds	7,918 75	8,235 00	
Fremont, Elkhorn & M. V. R. R. 1st mtg. bonds	25,525 00	27,600 00	
Lake Erie & Western R. R. 1st mtg. bonds	11,562 50	11,650 00	
Minn. & St. L. R. R. 1st cons. mtg. bonds	29,475 00	33,125 00	
Montreal city bonds	43,357 50	46,498 10	
Nash., Chat. & St. L. R. R. (McM., M. W. & A.) 1st mtg. bonds	11,200 00	10,900 00	
N. Y. C. & H. R. R. R. Co. L. S. col. bds.	21,731 25	28,512 50	
N. Y. Chic. & St. L. 1st mtg. bonds	9,162 50	10,325 00	
Norfolk & Western R. R. Co. 1st cons. mtg. bonds	17,175 00	17,900 00	
Northwestern Tel. Co. 1st mtg. bonds	15,900 00	16,350 60	
Oregon Short Line Ry. Co. 1st mtg. bonds	10,862 50	12,400 00	
Quebec government bonds	14,565 30	15,330 60	
Richmond, Va., reg. city bonds	10,100 00	10,300 00	
St. L. Southwestern Ry. 1st mtg. bonds	9,137 50	8,633 34	
Southern Ry. Co. 1st cons. mtg. bonds	26,587 50	31,875 00	
Texas & Pacific R. R. 1st mtg. bonds	35,203 59	44,233 33	
Toledo & Ohio Central R. R. 1st mtg. bds.	7,760 00	8,360 00	
Toronto, city of, debenture bonds	25,503 76	25,481 86	
Toronto, city of, sterling bonds	33,747 46	34,624 34	
Union Pacific R. R. Co. 1st mtg. R. R. & L. G. bonds	23,343 75	25,625 00	
Wabash R. R. 1st mtg. bonds	30,876 25	33,950 00	
Winnipeg city of debenture bonds	26,000 00	26,000 00	
Wisconsin Central Ry. Co. 1st mtg. bonds	47,787 50	44,875 00	
Ann Arbor R. R. Co. pref. stock	6,166 66	3,360 00	
Hancock Nat. Bank, Boston, Mass., stock	15,610 00	15,610 00	
Lake Erie & Western R. R. pref. stock	16,975 00	17,000 00	
Macon, Ga., Savings Bank stock	1,980 00	1,600 00	
Mathieson Alkali Works, N. Y., stock	375 00	375 00	
Merchants' Exchange Nat. Bank, N. Y., stk.	8,967 50	8,410 00	
Provident Nat. Bank, Waco, Texas, stock	5,000 00	5,500 00	
Settlement Co. Traders' Bank, Tacoma, Wash., stock	1,917 00	1,917 00	
Waco, Texas, Natatorium Co. stock	2,000 00	2,000 00	
Washington Trust Co., N. Y., stock	4,618 75	7,625 00	
Total (carried out at book value)	$794,857 97	$847,016 30	$794,857 97
Cash in Company's office, $27,179.99; deposited in banks, $412,112.30; total			439,292 29
Bills receivable			2,084 98
Agents' debit balances			126,100 22
*Loans, at interest, to agents within the value of their contracts, secured by surety bonds			50,000 00
Total			$2,615,167 70
Deduct agents' credit balances			1,050 47
Total net or ledger assets, as per balance above			**$2,614,117 23**

*This item is guaranteed by a bond issued by the National Surety Company under date of December 30, 1899, and deposited in this Department February 10, 1900.

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$5,916 95	
Bonds and stocks	10,447 07	
Premium notes, loans or liens	12,486 11	
Other assets	2,644 48	
Rents due and accrued on Company's property or lease	3,663 55	
Total		$35,158 16
Market value of bonds and stocks over book value		52,158 33

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$234,263 00	$274,084 00	
Gross deferred premiums on policies in force	35,609 00	220,784 00	
Totals	$269,872 00	$494,868 00	
Deduct cost of collection	148,430 00	25,568 00	
	$121,442 00	$469,300 00	
Net amount of uncollected and deferred premiums			590,742 00
Internal revenue stamps on hand			8,466 50
Aggregate ledger and other assets			$3,300,642 22

Items not Admitted.

Agents' debit balances	$126,100 22	
Bills receivable	2,084 98	
Total		128,185 20
Total admitted Assets		**$3,172,457 02**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$2,483,627 00	
Deduct net value of risks of this Company reinsured in other solvent companies	2,166 00	
Net reserve		$2,481,461 00
Present value of amounts not yet due on matured installment policies (face, $6,500)		4,564 10
Premium notes or loans on policies and other obligations in excess of the net value of their policies		4,428 12
Death losses in process of adjustment or adjusted and not due	$73,632 00	
Death losses reported, no proofs received	28,070 00	
Death losses and other policy claims resisted by the Company	49,000 00	
Total policy claims		150,702 00
Premiums paid in advance		3,215 42
Reserve on cancelled policies upon which a surrender value may be demanded		4,924 50
Liabilities on policyholders' account		**$2,649,295 14**
Gross divisible surplus		**523,161 88**
Capital stock paid up	$100,000 00	
Total Liabilities		**$3,172,457 02**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	4,557	$12,835,342
Endowment policies	985	2,021,358
All other policies	24,122	77,735,437
New policies issued during the year.		
All other policies	10,734	40,588,092
Old policies revived during the year.		
Whole life policies	32	78,343
Endowment policies	3	3,000
All other policies	117	420,500
Old policies increased in amount.		
Whole life policies	1,801	6,551,921
Endowment policies	15	48,500
All other policies	173	169,537
Total number and amount	42,539	$140,452,030
Deduct policies decreased and ceased to be in force.	9,850	33,411,930
Total policies in force at end of the year	32,689	$107,040,100

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	4,828	$14,004,726
Endowment policies	844	1,660,358
All other policies	27,017	91,375,016
Total policies in force at end of the year	32,689	$107,040,100

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	391	$1,395,256
By expiry (term)	3,757	11,768,070
By surrender	76	184,556
By lapse	1,900	6,337,788
By change and decrease	1,924	7,512,961
Not taken	1,802	6,213,299
Totals	9,850	$33,411,930

	Number.	Amount.
Annuities in force December 31, 1899	2	$1,581 40
Industrial policies in force December 31, 1899	31	5,101 00

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	3,248	$11,146,644
Policies issued during 1899	714	2,562,460
Total	3,962	$13,709,104
Deduct policies ceased to be in force during 1899	664	2,342,964
Policies in force in New York Dec. 31, 1899	3,298	$11,366,140

	Number.	Amount.
Losses and claims unpaid December 31, 1898	10	$44,250
Losses and claims incurred during 1899	46	138,724
Total	56	$182,974
Losses and claims on policies in New York paid during 1899	46	$156,842

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $414,543.43; notes or credits, $5,497.11; total	$420,040 54

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$187,516 19	
Received during the year on new policies, $75,904.71; on old policies, $120,256.03	196,160 74	
Restored by revival of policies	928 55	
Total		$384,605 48
Deductions during the year, as follows:		
Used in payment of losses and claims	$2,855 35	
Used in purchase of surrendered policies	16,63	
Voided by lapse	109,521 07	
Redeemed by maker in cash	31,096 37	
Total reduction of premium note account		143,489 42
Balance, note assets at end of the year		$241,116 06

SECURITY MUTUAL LIFE INSURANCE COMPANY.

BINGHAMTON, NEW YORK.

[Incorporated November 6, 1886; commenced business January 3, 1887.]

Reincorporated as a life insurance company December 29, 1899, pursuant to Article II of the Insurance Law.

WILLIAM G. PHELPS, President. CHARLES M. TURNER, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$168,330 99	
Renewal premiums, without deductions for commissions or other expenses	395,271 66	
Dividends applied to pay running premiums	5,274 00	
Total premium receipts		$568,876 65
Interest on:		
Mortgage loans		15,637 84
Bonds and dividends on stock		5,920 73
Other debts due the Company		1,647 03
Rents from Company's property		841 66
Ledger assets other than premiums, received from other companies for assuming their risks		156,893 11
From all other sources, viz.: Registration fees, $372; internal revenue, $1,004.40; exchanges, $117.93; total		1,494 33
Total Receipts during the year		$751,311 35
Balance of net or ledger assets December 31, 1898		547,704 74
Total		$1,299,016 09

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$183,188 50	
Claims on installment policies and additions	15,118 10	
Total net amount actually paid for losses and matured endowments		$198,306 60
Paid to policyholders account, return premiums		1,616 37
Dividends applied to pay running premiums		5,274 00
Surrender values paid in cash		1,152 25
(*Total paid policyholders* $206,349.22)		
Commissions and bonuses to agents (less commission on reinsurances), new policies, $114,349.90; renewals, $47,197.07; total		161,546 97
Salaries and allowances for agencies, including managers, agents and clerks		10,102 81
Medical examiners' fees, $9,085; inspection of risks, $3,582.88; total		12,667 88
Salaries and all other compensation of officers and other home office employes		22,860 44
Taxes on renewals		2,254 37
Taxes on real estate, $198.87; internal revenue, $3,395.60; total		3,593 47
Insurance Department fees and agents' licenses, $2,773.01; municipal and State licenses, $865.97; total		3,638 98

Rent	$10,511 94
Advertising, $3,461.23; printing and stationery, $5,469.99; postage, $2,377.97; total	11,309 19
Legal expenses, $1,206.08; furniture, etc., $1,584.93; total	2,791 01
Repairs and expenses on real estate	304 05
All other disbursements, viz.: Traveling, $8,255.79; office expenses, $7,745.93; exchange, $36.72; collection, $17,063.89; premium paid on bonds, etc., $10,582; accrued interest, $758.90; profit and loss (agents' balances), $16,526.01; total	60,969 24
(*Total miscellaneous expenses*.....$302,550.35)	
Total Disbursements during the year	$508,899 57
Balance	$790,116 52

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$9,966 45
Loans on mortgage (first liens) on real estate	323,347 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bill of sale of E. W. Doolittle, consisting of printing establishment, presses, type, etc.	$2,500 00	$2,500 00	$1,400 00	
Note, J. Fred Sands, secured by 80 $100 and 4 $500 bonds of Standard Heat, Light and Power Co., of Unadilla, N. Y.	10,000 00	10,000 00	10,000 00	
Note, F. A. Phelps, secured by railroad bonds, A., T. & S. F. 4s $3,000, North. Pac. 4s $3,000, St. L. & S. F. 5s $3,000, C. & O. 5s $3,000	11,800 00	11,800 00	11,800 00	
Total amounts	$24,300 00	$24,300 00	$23,200 00	23,200 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				533 72

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States bonds	$7,500 00	$7,500 00	
State of Georgia bonds	25,000 00	25,000 00	
State of North Carolina bonds	1,000 00	1,000 00	
State of Massachusetts bonds	55,000 00	55,000 00	
City of Boston bonds	22,000 00	22,000 00	
City of Cleveland bonds	10,000 00	10,000 00	
City of New York bonds	125,000 00	125,000 00	
City of Binghamton, N. Y., gold bonds	5,000 00	5,000 00	
West Plains, Mo., school district bonds	1,000 00	1,000 00	
First National Bank, Oxford, N. Y., stock	1,400 00	1,400 00	
Totals (carried out at book value)	$252,900 00	$252,900 00	252,900 00
Cash in Company's office, $5,186.52; deposited in banks, $116,911.70; total			122,098 22
Bills receivable			196 68
Agents' debit balances			56,023 46
Suspense account			1,850 99
Total net or ledger assets, as per balance above			$790,116 52

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$5,123 93	
Bonds and stocks	2,270 42	
Collateral loans	448 04	
Other assets	57 00	
Total		$7,899 39
	Renewals.	
Gross premiums due and unreported on policies in force.	$57,858 18	
Gross deferred premiums on policies in force	37,607 63	
Total	$95,465 81	
Deduct cost of collection	4,773 29	
Net amount of uncollected and deferred premiums		90,692 52
Aggregate ledger and other assets		$888,708 43

Items not Admitted.

Suspense account	$1,850 99	
Agents' debit balances	56,023 46	
Bills receivable	196 68	
Total		58,071 13
Total admitted Assets		$830,637 30

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest		$151,737 00
Present value of amounts not yet due on matured installment policies (face, $60,536.18)		52,821 23
Death losses in process of adjustment or adjusted and not due	$20,000 00	
Death losses reported, no proofs received	14,500 00	
Death losses and other policy claims resisted by the Company	10,000 00	
Total policy claims		44,500 00
Due on account of salaries, rents and office expenses		13,935 60
Liabilities on policyholders' account		$262,993 83
Gross divisible surplus		567,643 47
Total Liabilities		$830,637 30

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	8	$1,754 00
All other policies	10,600	23,398,846 00

New policies issued during the year.

	Number.	Amount.
Endowment policies	60	$80,000 00
All other policies	7,049	12,696,080 00

Old policies revived during the year.

All other policies (term)	157	459,803 00

Old policies changed.

Whole life policies	23	50,500 00
Total number and amount	17,897	$36,686,983 00
Deduct policies decreased and ceased to be in force.	3,315	7,378,100 00
Total policies in force at the end of the year..	14,582	$29,308,883 00

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	30	$51,254 00
Endowment policies	41	50,500 00
All other policies	14,511	29,207,129 00
Total policies in force at the end of the year...	14,582	$29,308,883 00

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	112	$272,347 00
By surrender	22	65,000 00
By lapse	2,410	5,102,253 00
By change and decrease	.....	119,500 00
Not taken	771	1,819,000 00
Totals	3,315	$7,378,100 00

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	4,521	$9,009,477 00
Policies issued during 1899	3,687	5,885,053 00
Total	8,208	$14,894,530 00
Deduct policies ceased to be in force during 1899..	1,072	2,201,350 00
Policies in force in New York December 31, 1899	7,136	$12,693,180 00

	Number.	Amount.
Losses and claims unpaid December 31, 1898....	.....	$29,089 44
Losses and claims incurred during 1899.....	50	97,850 00
Total	50	$126,939 44

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	47	$83,803 26

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash	$245,500 53

UNITED STATES LIFE INSURANCE COMPANY.

Nos. 261, 262 and 263 BROADWAY, NEW YORK.

[Incorporated February, 1850; commenced business March 4, 1850.]

GEORGE H. BURFORD, President. A. WHEELWRIGHT, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $440,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$201,402 80	
Renewal premiums, without deductions for commissions or other expenses	960,764 50	
Dividends applied to pay running premiums	18,061 21	
Dividends applied to purchase paid-up additions and annuities	4,084 00	
Surrender values applied to pay running premiums	91 78	
Surrender values applied to purchase paid-up insurance and annuities	38,564 54	
Consideration for annuities, other than matured installment policies	91,986 85	
Total	$1,314,955 68	
Deduct amount of premiums paid to other companies for reinsurance	8,420 44	
Total premium receipts		$1,306,535 24
Interest on:		
Mortgage loans		231,922 94
Bonds and dividends on stock		76,991,16
Premium notes, loans or liens		30,664 35
Other debts due the Company		3,240 32
Rents from Company's property		31,272 97
Dividends and surrender values on reinsurances		674 34
Premium notes, loans or liens restored by revival of policies		4,026 27
Profit on sales of securities		177 03
From all other sources, viz.: Premiums and mortgages paid before maturity, $536.41; satisfied judgment, $500; total		1,036 41
Total Receipts during the year		$1,686,541 03
Balance of net or ledger assets December 31, 1898		7,403,668 13
Total		$9,090,209 16

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$642,478 33	
Matured endowments and additions thereto	90,305 19	
Claims on installment policies and additions	17,548 33	
Total	$750,331 85	
Deduct amount received from other companies for claims on policies of this company reinsured, of which $3,000 is for matured endowments	3,000 00	
Total net amount actually paid for losses and matured endowments		$747,331 85
Paid to annuitants		12,783 68
Premium notes voided by lapse		11,383 76

Dividends paid policyholders in cash	$103,199 69
Dividends aplied to pay running premiums	18,061 21
Dividends applied to purchase paid-up additions and annuities	4,084 00
Surrender values paid in cash	119,119 42
Surrender values applied to pay running premiums	91 78
Surrender values applied to purchase paid-up insurance and annuities	38,564 54
(Total paid policyholders $1,054,619.93)	
Stockholders for interest	30,800 00
Commissions and bonuses to agents (less commission on reinsurances). new policies, $106,342.11; renewals, $65,010.72; annuities, $12,314.07; total	183,666 90
Salaries and allowances for agencies, including managers, agents and clerks	87,482 77
Medical examiners' fees	19,413 25
Salaries and all other compensation of officers and other home office employes	65,909 08
Taxes on new premiums, $1,742.28; on renewals, $7,328.05; on reserves, $1,382.24; total	10,452 57
Taxes on real estate	8,850 45
Insurance Department fees for agents' licenses, $4,960.78; municipal and State licenses, $710.05; total	5,670 83
Rent	26,521 77
Advertising, $18,035.46; printing and stationery, $6,370.07; postage, $8,134.55; total	32,540 08
Legal expenses, $6,406.29; furniture, etc., $11,532.39; total	17,938 68
Repairs and expenses on real estate	12,082 52
Losses on sales of real estate, $484.60; on securities, $1,000.69; total	1,485 29
All other disbursements, viz.: Directors' fees, $5,080; traveling, $1,713.54; internal revenue, $3,246.90; total	10,040 44
(Total miscellaneous expenses $512,854.63)	
Total Disbursements during the year	**$1,567,474 56**
Balance	**$7,522,734 60**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$531,080 07
Loans on mortgage (first liens) on real estate	4,802,750 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Amer. Tel. & Cable Co. stock	$4,000 00	$3,680 00	$145 58
United N. J. R. R. & Canal Co. stock	1,600 00	4,400 00	2,700 00
Wabash R. R. 1st mtg. 5 per cent. bonds	3,000 00	3,420 00	2,500 00
St. Louis I. M. & So. Ry. Co. gen. cons. Ry. and L. G. mtg. gold bonds	2,000 00	2,312 50	
Canada Southern Ry. stock	10,000 00	4,800 00	6,000 00
Amer. Tel. & Cable Co. stock	1,000 00	920 00	
Jersey City 5 per cent. funded debt water bonds	1,000 00	1,120 00	550 00
Total amounts	$22,600 00	$20,652 50	$11,895 58

	11,895 58
Loans made in cash to policyholders on this Company's policies assigned as collateral	376,343 49
Premium notes on policies in force	88,884 63

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. consols, reg.....	$60,602 55	$57,250 00	
Dist. of Columbia 3.65 per cent. fdg., reg...	131,384 40	144,000 00	
Jersey City bonds.....	46,650 60	42,920 00	
Jersey City bonds, reg.....		6,960 00	
Jersey City water scrip.....	1,092 50	1,070 00	
Jersey City water scrip.....	108,250 00	112,750 00	
New York, Lackawanna & Western Ry. construction 2d mtg. bonds.....	47,801 98	55,640 16	
Oswego & Syracuse R. R. guar. construction mtg. bonds.....	30,600 00	35,450 40	
Chic. & No. West. Ry. 5 per cent. sinking fund	94,144 37	102,362 50	
Chic. Mil. & St. Paul Ry. (Minnesota div.) 1st mtg. bonds.....	105,629 06	117,000 00	
Chic., Mil. & St. Paul Ry. (C. & P. div.) 1st mtg. bonds.....	46,256 00	58,750 00	
Missouri Pacific Ry. cons. 1st mtg. bonds...	100,896 06	115,250 00	
Missouri Pacific Ry. 3d mtg. bonds.....	111,600 69	114,333 00	
Iowa Central Ry. 5 per cent. 1st mtg. gold bonds	71,550 00	102,225 60	
St. Louis, Iron Mountain & Southern Ry. General Consolidated Ry. & Land Grant mtg. gold bonds.....	35,732 88	55,312 50	
Chic., Burl. & Quincy Ry. debentures.....	46,195 21	55,083 50	
Union Pacific R. R. & L. G. 1st mtg. gold bonds	101,587 70	104,000 00	
Louisville & Nashville R. R. gen. mtg. bds.	36,600 00	46,600 00	
Burlington, Cedar Rapids & Northern Ry. Co., Iowa, Minn. & Dakota div., cons. 1st mtg. bonds.....	42,000 00	57,375 00	
Chicago, Rock Island & Pacific Ry. gen. mtg. gold bonds.....	103,500 00	106,000 00	
Metropolitan Elevated Ry. 1st mtg. gold bonds	14,933 31	16,240 00	
East Tenn., Va. & Ga. Ry. 5 per cent cons. mtg. gold bonds.....	24,518 41	28,917 00	
Atch., Top. & Santa Fe Ry. gen. mtg. 4 per cent. 100-yr. gold bonds.....	93,578 17	100,000 00	
Prov. of New Brunswick trans. debs.....	20,025 00	22,200 00	
Tex. & Pac. Ry. 1st mtg. 5 per c. bonds....	17,559 26	28,396 00	
City of Quebec 4 per cent. bonds.....	25,000 00	26,250 00	
Province of New Brunswick 3 per cent. sterling loan.....	25,557 30	25,491 60	
Union Pacific Ry. pfd. stock.....	14,300 00	20,350 00	
Total (carried out at book value).....	$1,557,545 45	$1,758,177 26	$1,557,545 45
Cash in Company's office, $1,262.21; deposited in banks, $139,139.33; total			140,401 54
Bills receivable			3,740 00
Agents' debit balances.....			10,093 84
Total net or ledger assets, as per balance above.....			**$7,522,734 60**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$49,616 58	
Bonds and stocks.....	22,465 88	
Collateral loans.....	255 37	
Premium notes, loans or liens.....	17,465 53	
Other assets.....	812 49	
Total		90,615 85
Market value of real estate over cost.....		50,519 93
Market value of bonds and stocks over cost.....		200,631 81

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$41,945 47	$95,827 60	
Gross deferred premiums on policies in force	408 29	66,107 74	
Total	$42,353 76	$161,935 34	
Deduct cost of collection	21,176 88	9,279 57	
	$21,176 88	$152,655 77	
Net amount of uncollected and deferred premiums			$173,832 65
Aggregate ledger and other assets			$8,038,334 84

Items not Admitted.

Agents' debit balances	$10,093 84	
Bills receivable	3,740 00	
Total		13,833 84
Total admitted Assets		**$8,024,501 00**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$7,007,140 00	
Same for dividend additions	118,541 00	
Same for annuities	150,514 00	
Total	$7,276,195 00	
Deduct net value of risks of this Company reinsured in other solvent companies	46,904 00	
Net reserve		$7,229,291 00
Present value of amounts not yet due on matured installment policies (face, $10,000)		5,770 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies		9,003 53
Matured endowments due and unpaid	$1,427 00	
Death losses in process of adjustment or adjusted and not due	25,603 69	
Death losses reported, no proofs received	56,715 00	
Death losses and other policy claims resisted by the Company	10,475 51	
Total policy claims		93,221 20
Dividends of surplus or other description of profits due policyholders		15,352 00
Premiums paid in advance		3,119 20
Due on account of salaries, rents and office expeneses		2,697 69
Reserve on cancelled policies upon which a surrender value may be demanded		2,225 00
Liabilities on policyholders' account		$7,360,679 62
Gross divisible surplus		663,821 38
Capital stock paid up	$440,000 00	
Total Liabilities		**$8,024,501 00**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	11,341	$22,040,708
Endowment policies	1,785	3,397,100
All other policies	4,583	12,541,559
Return premiums and reversionary additions	.....	171,529
New policies issued during the year.		
Whole life policies	2,071	4,335,800
Endowment policies	470	1,059,660
All other policies	679	2,314,304
Return premiums and reversionary additions	.....	24,323
Old policies revived during the year:		
Whole life policies	35	74,500
Endowment policies	5	7,000
All other policies	92	236,200
Old policies changed, increased and corrected.		
Whole life policies	35	100,500
Endowment policies	9	14,500
All other policies	7	14,500
Total number and amount	21,112	$46,332,183
Deduct policies decreased and ceased to be in force.	2,852	6,976,256
Total policies in force at the end of the year	18,260	$39,355,927

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	11,934	$23,435,498
Endowment policies	1,947	3,749,965
All other policies	4,379	11,995,263
Return premiums and reversionary additions	.....	175,201
Total policies in force at the end of the year	18,260	$39,355,927

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	293	$713,065
By maturity (endowments)	48	77,022
By expiry (term)	263	909,200
By surrender	262	607,003
By lapse	1,380	3,238,566
By change and decrease	48	213,500
Not taken	558	1,217,900
Totals	2,852	$6,976,256

	Number.	Amount.
Annuities in force December 31, 1899	33	$17,514 23

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	4,057	$10,070,274
Policies issued during 1899	434	1,278,065
Total	4,491	$11,348,339
Deduct policies ceased to be in force during 1899	476	1,357,510
Policies in force in New York December 31, 1899	4,015	$9,990,829

	Number.	Amount.
Losses and claims unpaid December 31, 1898	13	$24,218
Losses and claims incurred during 1899	68	238,125
Total	81	$262,343

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	73	$250,785

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash $448,720 23

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$433,543 75	
Received during the year on new policies, $14,355.86; on old policies, $142,097.50; total	156,453 36	
Restored by revival of policies	4,026 27	
Total		$594,023 38
Deductions during the year, as follows:		
Used in payment of losses and claims	$29,265 78	
Used in purchase of surrendered policies	19,871 65	
Voided by lapse	11,383 76	
Redeemed by maker in cash	68,274 07	
Total deduction of premium note account		128,795 26
Balance, note assets at end of the year		$465,228 12

WASHINGTON LIFE INSURANCE COMPANY.

No. 141 BROADWAY, NEW YORK.

[Incorporated January, 1860; commenced business February 2, 1860.]

WILLIAM A. BREWER, Jr., President. GRAHAM H. BREWER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$377,017 79	
Renewal premiums, without deductions for commissions or other expenses	1,549,722 96	
Dividends applied to pay running premiums	76,991 41	
Dividends applied to purchase paid-up additions and annuities	123,925 00	
Surrender values applied to purchase paid-up insurance and annuities	82,969 84	
Consideration for annuities, other than matured installment policies	84,555 56	
Total premium receipts		$2,295,182 56
Interest on:		
Mortgage loans		483,408 88
Bonds and dividends on stock		13,255 32
Other debts due the Company		72,885 16
Discount on claims paid in advance		7,723 48
Rents from Company's property		250,692 68
Profit on sales of real estate, $11,499.53; securities, $103.13; total		11,602 66
Total Receipts during the year		$3,134,750 74
Balance of net or ledger assets December 31, 1898		14,660,749 74
Total		$17,795,500 48

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$876,741 19	
Matured endowments and additions thereto	423,426 53	
Total net amount actually paid for losses and matured endowments		$1,300,167 72
Paid to annuitants		24,024 82
Return premiums		9,023 72
Dividends applied to pay running premiums		76,991 41
Dividends applied to purchase paid-up additions and annuities		123,925 00
Surrender values paid in cash		90,455 97
Surrender values applied to purchase paid-up insurance and annuities		82,969 84
(Total paid policyholders $1,707,558.48)		
Stockholders for interest or dividends		8,750 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $223,884.15; renewals, $97,010.59; annuities, $3,286.64; total		324,181 38
Salaries and allowances for agencies, including managers, agents and clerks		97,383 38

Medical examiners' fees, $32,638.78; inspection of risks, $26,287.74; total		$58,926 52
Salaries and all other compensation of officers and other home office employes		103,303 00
Taxes on premiums, $16,801.12; internal revenue tax, $9,682.02; franchise tax, $182.50; tax on reserves, $2,695.83; total		29,361 47
Taxes on real estate		39,296 15
Insurance Department fees and agents' licenses, $2,021.69; municipal and State licenses, $7,015.41; total		9,037 10
Rent, including $54,088 Company's occupancy		74,508 46
Commuting renewal commissions		41,439 23
Advertising, $6,086.73; printing and stationery, $12,480.91; postage, $12,826.37; total		31,394 01
Repairs and expenses on real estate		58,722 49
Losses on sales of securities		238 33
All other disbursements, viz.: Interest, $4,427.48; office expenses, $18,169.92; adjustment of real estate and agency claims, $2,150; total		24,747 40
(*Total miscellaneous expenses*.....$901,288.92)		
Total Disbursements during the year		$2,608,847 40
Balance		$15,186,653 08

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$5,084,182 95
Loans on mortgage (first liens) on real estate	7,777,975 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chic., Rock Island & Pacific R. R. stock	$50,000 00	$53,625 00	
People's Gas stock	50,000 00	52,500 00	
Northern Pacific R. R. com. stock	50,000 00	26,875 00	
Chic. & Northwestern R. R. com. stock	30,000 00	47,700 00	
Chic. & E. Ill. R. R. pfd. stk.	30,000 00	34,500 00	$200,000 00
Chic. & Northwestern R. R. pref. stock	10,000 00	19,500 00	
Chic., Mil. & St. Paul R. R. stock	10,000 00	11,750 00	
Louisville & Nashville R. R. stock	10,000 00	8,012 50	
Chic., Bur. & Quincy R. R. stock	70,000 00	85,050 00	
Atchison, Topeka & Santa Fe R. R. pref. stock	20,000 00	12,350 00	
Western Union stock	10,000 00	8,500 00	100,000 00
Union Pacific R. R. pref. stk	10,000 00	7,475 00	
Denver & Rio Grande R. R. pref. stock	20,000 00	14,100 00	
Canadian Pacific R. R. stk.	25,000 00	23,000 00	
Denver & Rio Grande R. R. pref. stock	20,000 00	14,100 00	
Commercial Cable stock	5,000 00	9,000 00	
Canada Southern R. R. stk.	10,000 00	4,825 00	
Union Pacific R. R. pref. stk.	20,000 00	14,950 00	
Metropolitan St. Ry. stock	10,000 00	17,200 00	
Western Union stock	10,000 00	8,500 00	100,000 00
Northern Pacific R. R. com. stock	10,000 00	5,375 00	
Union Pacific R. R. com. stk.	20,000 00	9,575 00	
N. Y., Ontario & Western R. R. bonds	5,000 00	5,143 75	
Southern Pacific R. R. bds.	20,000 00	16,000 00	

	Par value.	Market value.	Amount loaned.	
Baltimore & Ohio R. R. prior lien bonds	$33,500 00	$31,490 00	$60,000 00	
Chic., Bur. & Quincy R. R. Illinois Division bonds	8,000 00	8,120 00		
Colorado Midland Ry. Co. bonds	30,000 00	19,050 00		
Manhattan Ry. con. bonds	7,000 00	7,315 00		
North Wisconsin Ry. Co. bonds	1,000 00	1,400 00		
Total amounts	$604,500 00	$576,981 25	$460,000 00	
				$460,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				1,087,861 60

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
New York city 2½ per cent. reg. bds.	$125,312 50	$113,750 00	
Richmond, Va. 4 per cent. coupon bonds	11,230 00	11,230 00	
Havana municipal 6s coupon bonds	1,899 08	1,899 08	
Chicago & Northwestern Extension 4 per cent. reg. bonds	25,312 50	26,718 75	
West Shore 4 per cent. reg. bonds	105,971 25	110,500 00	
Chicago, St. Louis & Pitts. 5 per cent. bds.	11,862 50	11,862 50	
Chic., St. Louis & New Orleans 5 p. c. bds.	48,800 00	49,600 00	
Cin., Ind., St. Louis & Chic. 4 p. c. bonds.	20,300 00	20,100 00	
Elizabeth, N. J., 4 per cent. adj. bonds	70,911 25	70,911 25	
Minn. & St. Louis 4 per ct. 1st and ref. bds.	52,050 00	52,250 00	
Total (carried out at cost value)	$473,649 08	$468,821 58	
			473,649 08
Cash in Company's office, $38,458.81; deposited in banks, $227,343.15; total			265,801 96
Agents' debit balances			28,560 37
Office furniture			8,622 12
Total net or ledger assets, as per balance above			$15,186,653 08

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$94,000 42	
Bonds and stocks	5,433 66	
Collateral loans	23,805 75	
Other assets	6,627 95	
Rents due and accrued on company's property or lease	13,780 39	
Total		143,648 17
Market value of real estate over book value		272,500 00

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$86,892 86	$73,289 84	
Gross deferred premiums on policies in force	45,360 77	176,759 31	
Totals	$132,253 63	$250,049 15	
Deduct cost of collection	78,558 65	15,002 94	
	$53,694 98	$235,046 21	
Net amount of uncollected and deferred premiums			288,741 19
Aggregate ledger and other assets			$15,891,542 44

Items not Admitted.

Furniture, fixtures and safes	$8,622 12	
Agents' debit balances	28,560 37	
Depreciation from above net or ledger assets to bring same to market value	4,827 50	
Total		$42,009 99
Total admitted Assets		**$15,849,532 45**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$14,275,067 00	
Same for dividend additions	538,415 00	
Same for annuities	192,711 00	
Net reserve		$15,006,193 00
Matured endowments due and unpaid	$17,626 96	
Death losses in process of adjustment or adjusted and not due	29,990 70	
Death losses reported, no proofs received	55,355 50	
Total policy claims		102,973 16
Premiums paid in advance		8,243 24
Liabilities on policyholders' account		$15,117,409 40
Gross divisible surplus		732,123 05
Capital stock paid up	$125,000 00	
Total Liabilities		**$15,849,532 45**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	18,135	$34,897,504
Endowment policies	8,846	16,606,884
All other policies	54	.....
Return premiums and reversionary additions	.....	806,975

New policies issued during the year.

Whole life policies	4,009	10,538,456
Endowment policies	1,300	2,982,017
All other policies	19	.....

Old policies revived during the year.

Whole life policies	371	797,346
Endowment policies	134	285,767
Return premiums and reversionary additions	.....	2,722

Additions by dividends during the year.

Return premiums and reversionary additions	.....	150,582
Total number and amount	32,868	$67,068,253
Deduct policies decreased and ceased to be in force	4,334	9,669,681
Total policies in force at the end of the year	28,534	$57,398,572

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	19,263	$39,255,335
Endowment policies	9,206	17,346,534
All other policies	65	.....
Return premiums and reversionary additions	.....	796,703
Total policies in force at the end of the year	28,534	$57,398,572

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	399	$917,696
By maturity (endowments)	166	311,997
By discount	40	108,862
By surrender	573	1,221,932
By lapse	2,278	4,329,124
Not taken	878	2,780,070
Totals	4,334	$9,669,681

	Number.	Amount.
Annuities in force December 31, 1899	65	$27,136 91

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	3,588	$9,584,327
Policies issued during 1899	1,077	4,178,550
Totals	4,665	$13,762,877
Deduct policies ceased to be in force during 1899	609	1,849,853
Policies in force in New York December 31, 1899	4,056	$11,913,024

	Number.	Amount.
Losses and claims incurred during 1899	66	$227,640 25

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	66	$227,640 25

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash	$427,675 67

Life Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of Life Insurance Companies of Other States Authorized to Transact Business in this State, Showing Their Condition on the 31st Day of December, 1899.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated 1820; commenced business 1850.]

MORGAN G. BULKELEY, President. J. L. ENGLISH, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,750,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$996,918 77	
Renewal premiums, without deductions for commissions or other expenses	4,372,962 73	
Dividends applied to pay running premiums	696,886 33	
Surrender values applied to pay running premiums	20,241 90	
Consideration for annuities, other than matured installment policies	181,074 97	
Total premium receipts		$6,268,084 70
Interest on:		
Mortgage loans		1,379,472 95
Bonds and dividends on stock		694,207 08
Premium notes, loans or liens		170,910 34
Other debts due the Company		58,682 94
Discount on claims paid in advance		1,677 93
Rents from Company's property		37,740 17
Profit on sales of real estate, $13,260.80; securities, $39,121; total		52,381 80
Premium income (accident department)		855,566 84
Total Receipts during the year		$9,518,724 75
Balance of net or ledger assets December 31, 1898		47,770,463 98
Total		$57,289,188 73

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$2,350,423 36	
Matured endowments and additions thereto	1,064,635 92	
Claims on installment policies and additions	3,984 97	
Total	$3,419,044 25	
Deduct amount received from other companies for claims on policies of this Company reinsured, of which $228 is for matured endowments	12,718 00	
Total net amount actually paid for losses and matured endowments		$3,406,326 25
Premium notes voided by lapse		1,971 83
Dividends paid policyholders in cash		341,426 48
Dividends applied to pay running premiums		696,886 33
Surrender values paid in cash		139,642 44
Surrender values applied to pay running premiums		20,241 90

Surrender values applied to purchase paid-up insurance and annuities		$181,074 97
(Total paid policyholders	$4,787,570.20)	
Stockholders for interest or dividends		175,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $495,574.39; renewals, $280,831.19; total		776,405 58
Salaries and allowances for agencies, including managers, agents and clerks		20,344 71
Medical examiners' fees, $43,483.50; inspection of risks, $6,165.08; total		49,648 58
Salaries and all other compensation of officers and other home office employes		149,989 57
Taxes on new premiums, $9,108.34; on renewals, $45,798.28; on franchise, $101,285.34; on reserves, $6,423.06; on municipal licenses, $5,064.74; total		167,679 76
Taxes on real estate		17,552 78
Insurance Department fees and agents' licenses, $9,599.96; U. S. revenue, $18,570.29; total		28,170 25
Rent, including $13,000 Company's occupancy		27,572 28
Advertising, $14,322.87; printing and stationery, $21,456.47; postage, $28,532.59; total		64,311 93
Legal expenses, $21,049.28; furniture, etc., $2,912.96; total		23,962 24
Repairs and expenses on real estate		28,204 87
Disbursements (accident department)		743,143 19
All other disbursements, viz.: Profit and loss, agency balances, $6,448.54; supplies, $21,512.36; express, $3,395.10; telegraph, $1,506.39; travel, $8,037.08; exchange, $2,438.39; incidentals, $1,562.86; total		44,900 72
(Total miscellaneous expenses	$2,316,886.46)	
Total Disbursements during the year		$7,104,456 66
Balance		$50,184,732 07

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$513,446 71
Loans on mortgage (first liens) on real estate	22,203,920 76

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Hartford Fire Ins. Co. stock	$12,500 00	$65,000 00	$25,200 00
Ætna Fire Ins. Co. stock	5,200 00	15,600 00	
Plimpton Mfg. Co. stock	10,000 00	11,500 00	5,000 00
Ætna Fire Ins. Co. stock	10,000 00	30,000 00	19,000 00
Travelers' Ins. Co. stock	7,900 00	30,415 00	
Hartford Carpet Co. stock	10,000 00	8,000 00	
United States Bank stock	2,500 00	8,750 00	
Ætna Fire Ins. Co. stock	12,400 00	37,200 00	
Aetna Indemnity Co. stock	2,500 00	2,750 00	111,947 50
Union Pacific R. R. pref. stk.	50,000 00	37,500 00	
Union Pacific R. R. bond and mortgage	20,000 00	20,000 00	
Travelers' Ins. Co. stock	1,000 00	3,350 00	1,400 00
Ætna Fire Ins. Co. stock	1,600 00	4,800 00	
Ætna Indemnity Co. stock	2,000 00	2,200 00	12,200 00
Travelers' Ins. Co. stock	4,000 00	15,400 00	
Hartford Carpet Co. stock	5,000 00	4,000 00	
Ætna Fire Ins. Co. stock	16,900 00	50,700 00	97,500 00
United States Bank stock	15,000 00	52,500 00	
Kellogg & Bulkeley Co. stk.	16,350 00	22,890 00	

	Par value.	Market value.	Amount loaned.
Wheeler & Wilson Mfg. Co. stock	$32,500 00	$26,000 00	$19,047 67
Wheeler & Wilson Mfg. Co. bond and mtg.	3,000 00	3,000 00	
Ætna Fire Ins. Co. stock	1,300 00	3,900 00	2,000 00
Conn. River R. R. stock	200 00	540 00	1,100 00
Russell & Erwin Mfg. Co. stk.	250 00	700 00	
Collins Co. stock	200 00	240 00	
Chic., Burlington & Quincy R. R. Co. stock	10,000 00	12,200 00	5,803 18
J. B. Williams Co. stock	7,500 00	52,500 00	42,000 00
J. B. Williams Co. bond and mortgage	3,000 00	3,000 00	2,000 00
Travelers' Ins. Co. stock	9,600 00	36,960 00	17,500 00
Spring Brook Ice Co. stock	7,500 00	7,500 00	6,000 00
Spring Brook Ice Co. bond and mortgage	6,000 00	6,000 00	
Morris & Essex R. R. Co. stk.	40,000 00	74,000 00	50,000 00
Pitts., Fort Wayne & Chic. R. R. stock	20,000 00	37,000 00	
Hartford St. R. R. Co. stock.	35,800 00	62,650 00	70,000 00
Hart. & N. Y. Trans. Co. stk.	10,125 00	10,125 00	
E. Hart'd & Glastonbury H. R. R. Co. bonds	20,000 00	22,000 00	
Ætna Fire Ins. Co. stock	400 00	1,200 00	400 00
Travelers' Ins. Co. stock	5,000 00	19,250 00	12,000 00
Birmingham, Ala., city bonds.	25,000 00	18,750 00	12,625 00
American Thread Co. bonds	365,000 00	375,950 00	343,909 83
Hart. Electric Light Co. stk.	1,500 00	2,400 00	111,500 00
Union Pac. R. R. Co. pref. stk	50,000 00	37,500 00	
English Sewing Cot. Co. stk.	50,000 00	85,000 00	
Willimantic Gas Light Co. bonds	7,000 00	7,000 00	
Willimantic Gas Light Co. bond and mortgage	10,000 00	10,000 00	
Hartford Ice Co. stock	7,500 00	7,500 00	5,000 00
Total amounts	$933,225 00	$1,345,920 00	$973,133 18

	$973,133 18
Loans made in cash to policyholders on this Company's policies assigned as collateral	1,615,205 00
Premium notes on policies in force	495,617 84

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Connecticut River Banking Co. stock	$20,365 00	$8,225 00
Phoenix National Bank, Hartford, stock	124,285 50	119,340 00
City National Bank, Hartford, stock	60,900 75	50,176 00
Hartford National Bank, Hartford, stock	107,720 25	102,750 00
First National Bank, Hartford, stock	95,460 66	89,668 00
National Exchange Bank, Hartford, stock	93,729 80	100,880 00
American National Bank, Hartford, stock	95,022 87	122,400 00
Farmers & Mechanics' N. Bk., H'tford, stk	83,664 25	43,355 00
First National Bank of Suffield, stock	8,375 00	9,900 00
New Britain Nat. Bk., New Britain, stock	28,450 00	41,250 00
Charter Oak National Bank, Hartford, stk.	97,572 25	79,420 00
Ætna National Bank, Hartford, stock	90,586 96	135,625 00
Hartford Trust Company, Hartford, stock	25,065 00	36,000 00
United States Bank, Hartford, stock	21,712 50	33,950 00
Rockville National Bank, Rockville, stock	13,300 00	14,630 00
Security Company, Hartford, stock	10,000 00	12,500 00
Home National Bank, Meriden, stock	13,375 00	13,500 00
Central National Bank, Peoria, Ill., stock	15,400 00	15,400 00
Connecticut River R. R. stock	39,372 25	99,360 00
N. Y., N. H. & Hartford R. R. stock	622,304 00	806,820 00
N. Y. Central & Hudson River R. R. stock	37,500 00	41,600 00
Union Pacific R. R. pref. stock	22,315 00	13,500 00
Union Pacific R. R. com. stock		9,600 00
Chicago, Burlington & Quincy stock	255,195 00	305,000 00
Chicago, Milwaukee & St. Paul pref. stock	136,250 00	172,000 00
Chicago, Milwaukee & St. Paul com. stock	38,200 00	105,300 00
Connecticut & Passumpsic R. R. stock	25,250 00	26,250 00
Chicago, Rock Island & P. R. R. stock	70,375 00	94,160 00
Chicago & Northwestern R. R. com. stock.	9,000 00	16,000 00
Pennsylvania R. R. stock	33,425 00	39,600 00
Illinois Central R. R. com. stock	166,575 00	192,100 00
Illinois Central R. R. com. stock	39,600 00	45,200 00

	Book value.	Market value.
Hartford Street R. R. stock	$28,700 00	$35,000 00
C., C., C. & St. Louis R. R. pref. stock	24,700 00	26,250 00
Delaware & Hudson Canal Co. stock	11,987 50	13,688 00
Travelers' Insurance Co. stock	228,820 50	386,155 00
Hartford Fire Insurance Co. stock	54,670 00	55,120 00
Ætna Fire Insurance Co. stock	112,207 18	124,500 00
Western Union Telegraph Co. stock	241,812 50	228,800 00
Adams Express Co. stock	87,950 00	89,600 00
U. S. Funded Loan 4 per cent. bonds	435,875 00	467,400 00
U. S. Funded Loan 4 per cent. bonds	1,163,520 28	1,254,000 00
U. S. War Loan 3 per cent. bonds	37,000 00	40,700 00
Columbus & Indianapolis R. R. bonds	45,000 00	51,000 00
Union Pacific R. R. bonds	128,750 00	135,850 00
Keokuk & Des Moines R. R. bonds	22,033 20	17,825 00
Keokuk & Des Moines R. R. pref. stock		1,260 00
Keokuk & Des Moines R. R. com. stock		580 00
Vermont Valley R. R. bonds	150,750 00	162,000 00
C., B. & Q. R. R. bonds	1,100 00	1,100 00
Chicago, Burlington & Quincy R. R. bonds	36,000 00	39,600 00
N Y., N. H. & H. R. R. debenture bonds	631,288 75	925,000 00
Terre Haute & Peoria R. R. bonds	25,375 00	18,750 00
N. Y. & N. E. R. R. 6 per cent. bonds	15,000 00	16,950 00
N. Y. & N. E. R. R. 7 per cent. bonds	185,000 00	218,300 00
N. Y. & N. E. R. R. consolidated bonds	109,118 75	110,500 00
Connecticut River R. R. bonds	18,400 00	19,320 00
Springfield Street R. R., Mass., bonds	100,000 00	105,000 00
Hartford Street R. R., Conn., bonds	130,000 00	133,900 00
Hartf'd & Manchester St. R. R., Conn., bds.	11,000 00	11,550 00
Worcester & Sub. St. R. R. Co., Mass., bds.	25,000 00	26,250 00
Chicago & N. Shore Street R. R., Ill., bds.	25,000 00	26,250 00
Chicago, Milwaukee & St. Paul R. R. bonds	25,000 00	29,500 00
N. Y. C. & H. R. R. R. bonds	259,687 50	272,500 00
N. Y. C. & H. R. R. R. L. Shore coll. bds.	799,125 00	777,600 00
N. Y. C. & H. R. R. R. L. Shore coll. bds.	45,000 00	48,000 00
Chicago & Northwestern R. R. bonds	152,812 50	157,500 00
Illinois Central R. R. Western Lines bonds	100,000 00	104,000 00
Illinois Central R. R., Louisville, bonds	142,500 00	150,000 00
Atchison, Topeka & Santa Fe R. R. bonds	96,000 00	99,000 00
Southern Pacific R. R. bonds	365,000 00	371,000 00
Central of Georgia Ry. Co. bonds	188,812 50	184,000 00
Eastern Ry. of Minn. bonds	266,250 00	272,500 00
Manhattan Ry. bonds	181,000 00	183,750 00
Manhattan Ry. bonds	26,500 00	26,250 00
Port Reading R. R. bonds	150,000 00	157,500 00
Midland Terminal R. R., Colo., bonds	58,000 00	60,900 00
Minn. & St. Louis R. R. bonds	98,000 00	100,000 00
C., C., C. & St. Louis R. R. bonds	94,000 00	95,000 00
Eastern & Amboy R R. bonds	24,000 00	25,000 00
N. Y., Lackawanna & Western R. R. bonds	100,000 00	105,000 00
Chicago & Erie R. R. bonds	51,000 00	56,100 00
St. Louis, Iron Mt. & Southern R. R. bonds	100,000 00	105,000 00
St. Louis, Iron Mt. & Southern R. R. bonds	54,500 00	52,500 00
N. Y., N. H. & Hartford R. R. bonds	500,000 00	500,000 00
Virginia State bonds	23,357 94	22,549 20
Tennessee State bonds	25,100 00	23,845 00
Mobile, Ala., city bonds	140,500 00	144,715 00
Louisville, Ky., city bonds	89,750 00	110,000 00
Plattsmouth, Neb., city bonds	23,000 00	24,150 00
Jersey City, N. J., city bonds	62,900 00	73,500 00
Wilwaukee Water, Wis., city bonds	15,500 00	18,900 00
Cincinnati, Ohio, city bonds	100,000 00	107,000 00
St. Paul, Minn., city bonds	5,000 00	5,150 00
St. Paul, Neb., city bonds	20,000 00	21,000 00
Webster, Iowa, city bonds	15,000 00	15,750 00
Oxford, Kas., city bonds	9,300 00	9,975 00
Lincoln, Neb., city bonds	20,000 00	21,000 00
Hartland, Kas., city bonds	10,000 00	7,000 00
Wymore, Neb., city bonds	5,000 00	5,000 00
Audubon, Iowa, city bonds	4,500 00	4,725 00
Ness City, Kas., city bonds	11,875 00	9,375 00
Lincoln, Kas., city bonds	11,880 00	12,600 00
Coleman, Texas, county bonds	6,000 00	6,420 00
Winfield, Kas., city bonds	10,000 00	10,500 00
Cimarron, Kas., city bonds	10,000 00	2,500 00
David, Neb., city bonds	6,300 00	7,350 00
Ellsworth, Kas., city bonds	37,260 00	28,350 00
Superior, Neb., city bonds	10,000 00	10,500 00
Seneca, Kas., city bonds	9,500 00	10,500 00
Lyons, Kas., city bonds	32,200 00	24,500 00
Canton, Kas., city bonds	6,405 00	7,350 00
Norton, Kas., city bonds	11,400 00	12,600 00
Kingman, Kas., city bonds	5,500 00	5,500 00

	Book value.	Market value.
South Hutchinson, Kas., city bonds	$3,500 00	$3,500 00
Loup City, Neb., city bonds	6,000 00	6,300 00
Conway Springs, Kas., city bonds	12,500 00	12,500 00
Douglass, Kas., city bonds	11,000 00	11,000 00
Coolidge, Kas., city bonds	9,700 00	6,790 00
Johnson, Kas., city bonds	8,500 00	5,950 00
Englewood, Kas., city bonds	4,000 00	2,800 00
Seward, Neb., city bonds	13,500 00	15,750 00
City of Alma, Neb., city bonds	8,122 50	9,450 00
City of Orleans, Neb., city bonds	8,500 00	8,925 00
Ford, Kas., county bonds	48,500 00	52,500 00
Mason and Tazewell counties, Ill., bonds	20,000 00	20,600 00
Edward, Kas., county bonds	20,000 00	21,000 00
Ellsworth, Kas., county bonds	3,000 00	3,150 00
Lyon, Iowa, county bonds	35,000 00	19,250 00
Harper, Kas., county bonds	4,500 00	4,725 00
Stafford, Kas., county bonds	5,000 00	5,250 00
Hunt Drainage District, Ill., county bonds	24,250 00	25,000 00
Ulysses City, Kas., county bonds	9,500 00	2,500 00
Seward, Kas., county bonds	47,000 00	30,550 00
Hartford, Conn., town bonds	71,600 00	79,000 00
Urbana, Ill., town bonds	2,000 00	2,000 00
Meade, Kas., county bonds	23,000 00	16,100 00
Gray, Kas., county bonds	7,500 00	7,875 00
Nickerson, Kas., city bonds	8,997 50	8,997 50
Lakin, Kas., township bonds	10,000 00	2,500 00
Meade Center, Kas., township bonds	15,000 00	9,750 00
Jackson, Kas., town bonds	9,900 00	10,500 00
Lake Fork, Ill., town bonds	7,000 00	7,350 00
Montrose, Col., county bonds	6,000 00	6,000 00
Las Animas, Col., county bonds	29,300 00	30,765 00
Goodland, Kas., city bonds	9,000 00	9,000 00
Dalles, Oregon, city bonds	37,500 00	41,250 00
Anthony, Kas., city bonds	19,000 00	16,000 00
Harper, Kas., city bonds	19,000 00	16,000 00
Beatrice, Neb., city bonds	10,000 00	10,500 00
Goldendale, Wash., city bonds	12,500 00	13,125 00
Tipton, Ind., city bonds	2,290 00	2,290 00
Keithsburg, Ill., town bonds	9,000 00	9,450 00
Ross, Ill., town bonds	7,296 00	7,660 80
Rock Creek, Kas., town bonds	28,710 00	30,450 00
Sprague, Conn., town bonds	40,133 33	42,000 00
Pleasant, Ohio, town bonds	35,000 00	3,500 00
Reeder, Kas., town bonds	15,840 00	16,800 00
Jefferson, Kas., town bonds	6,000 00	6,300 00
Great Bend, Kas., town bonds	6,000 00	6,300 00
Coldwater, Kas., town bonds	10,000 00	7,500 00
Wild Cat, Ind., town bonds	500 00	500 00
Baxter Springs, Kas., town bonds	20,500 00	21,525 00
Monroe Township, Kas., town bonds	38,610 00	41,340 00
Morton, Kas., town bonds	6,550 00	7,350 00
Henderson, Neb., town bonds	4,750 00	5,250 00
Wilbarger, Texas, county bonds	19,000 00	19,950 00
Old Lyme, Conn., town bonds	14,000 00	14,000 00
Klickitat, Wash., county bonds	16,000 00	16,800 00
East Windsor, Conn., town bonds	20,000 00	20,000 00
Burlington, Conn., town bonds	7,500 00	7,500 00
Lockridge, Neb., town bonds	7,600 00	8,400 00
Hayes, Neb., town bonds	17,575 00	19,950 00
McFadden, Neb., town bonds	9,500 00	10,500 00
Leroy, Neb., town bonds	7,600 00	8,400 00
Richland, Kas., township bonds	12,040 00	14,700 00
Liberty, Kas., township bonds	7,600 00	8,400 00
Plum, Kas., township bonds	12,900 00	15,750 00
Center, Kas., township bonds	18,860 00	23,100 00
Jefferson, Kas., township bonds	7,600 00	8,400 00
Lincoln, Kas., township bonds	13,800 00	15,750 00
Limestone, Kas., township bonds	13,725 00	15,750 00
Groveland, Kas., township bonds	13,760 00	16,800 00
Banner, Kas., township bonds	13,760 00	16,000 00
Banner, Kas., township bonds	10,925 00	12,075 00
Valparaiso, Kas., township bonds	5,500 00	5,500 00
Haynesville, Kas., township bonds	17,100 00	17,100 00
Turkey Creek, Neb., township bonds	2,707 50	3,150 00
May, Neb., township bonds	4,061 25	4,725 00
Pleasant Valley, Kas., township bonds	3,900 00	4,095 00
Antelope, Neb., township bonds	3,512 50	4,200 00
Little Blue, Neb., township bonds	2,707 50	3,150 00
Alma, Neb., township bonds	5,866 25	6,825 00
Township G, Neb., township bonds	9,000 00	10,500 00
Franklin, Neb., township bonds	6,300 00	7,350 00
Township M, Neb., township bonds	9,000 00	10,500 00

	Book value.	Market value.
Township L, Neb., township bonds	$4,500 00	$5,250 00
Township B, Neb., township bonds	9,000 00	10,500 00
Brown, Neb., township bonds	5,400 00	6,300 00
New York, Neb., township bonds	9,000 00	10,500 00
Baker, Neb., township bonds	9,000 00	10,500 00
Henderson, Neb., township bonds	4,500 00	5,250 00
Thayer, Neb., township bonds	4,500 00	5,250 00
Stewart, Neb., township bonds	7,000 00	8,400 00
Union, Neb., township bonds	5,400 00	6,300 00
Bone Creek, Neb., township bonds	9,000 00	10,500 00
Read, Neb., township bonds	9,000 00	10,500 00
Olive, Neb., township bonds	5,400 00	6,300 00
Oak Creek, Neb., township bonds	5,400 00	6,300 00
Stromburg village, Neb., township bonds	11,000 00	11,440 00
Village of Ord, Neb., township bonds	4,000 00	4,160 00
Bowen, Neb., precinct bonds	10,000 00	10,400 00
Victor, Neb., precinct bonds	15,000 00	15,600 00
Fairmount, Neb., precinct bonds	27,075 00	31,200 00
Lincoln, Neb., precinct bonds	1,800 00	2,080 00
Center, Neb., precinct bonds	6,300 00	7,350 00
Twin Grove, Neb., precinct bonds	9,000 00	10,500 00
Madison, Neb., precinct bonds	4,500 00	5,250 00
Harvard, Neb., precinct bonds	16,500 00	19,950 00
Nova, Neb., precinct bonds	3,840 00	4,160 00
Geneva, Neb., precinct bonds	13,500 00	15,750 00
Exeter, Neb., precinct bonds	18,000 00	21,000 00
Ainsworth, Neb., precinct bonds	8,000 00	8,320 00
School District No. 1, Kan., bonds	8,500 00	8,500 00
School District No. 18, Neb., bonds	6,000 00	6,000 00
School District No. 9, Kan., bonds	4,000 00	4,000 00
School District No. 8, Kan., bonds	4,000 00	1,000 00
School District No. 5, Kan., bonds	9,375 72	5,625 43
School District No. 19, Neb., bonds	10,000 00	10,000 00
Spring Creek, Neb., precinct school bonds	5,760 00	6,300 00
Cedar Rapids, Iowa, school bonds	14,000 00	14,420 00
Ida Grove, Iowa, school bonds	7,500 00	7,875 00
South Bend, Kan., school bonds	1,000 00	1,000 00
Batavia, Iowa, school bonds	10,000 00	10,500 00
School Districts Nos. 4 and 77, Neb., school bonds	3,000 00	3,000 00
School District No. 10, Neb., school bonds	2,000 00	2,100 00
School District No. 42, Kan., school bonds	1,500 00	1,500 00
Lebanon, Ind., school bonds	14,000 00	14,700 00
Inlet Swamp, Ill., drainage bonds	500 00	525 00
City of Ossawatomie, Kan., city bonds	20,000 00	21,000 00
Hamilton county, Kan., county bonds	40,000 00	10,000 00
City of Downs, Kan., city bonds	29,100 00	30,000 00
Beaver Neb., precinct bonds	14,000 00	14,560 00
Lincoln, Neb., township bonds	3,300 00	4,200 00
Jefferson, Neb., precinct bonds	800 00	1,040 00
City of Santa Fe, Kan., city bonds	4,500 00	3,375 00
Fargo, Kan., township bonds	15,000 00	11,250 00
Stanton, Kan., county bonds	11,700 00	12,600 00
Haskell, Kan., county bonds	10,000 00	10,500 00
Lane, Kan., county bonds	33,000 00	34,650 00
Enterprise, Kan., city bonds	10,000 00	10,000 00
Springfield, Kan., city bonds	16,000 00	1,600 00
Gregg, Texas, county bonds	30,000 00	31,500 00
Lincoln, Kansas, precinct bonds	6,720 00	7,350 00
Anthony, Kan., township bonds	2,850 00	3,150 00
Spring, Kan., township bonds	12,350 00	13,650 00
Grant, Kan., township bonds	12,255 00	13,545 00
Sheridan, Ind., township bonds	230 00	230 00
Ford, Kan., township bonds	14,700 00	15,750 00
Valley, Kan., township bonds	2,375 00	2,625 00
Young America, Ill., township drainage No. 1, bonds	11,000 00	11,550 00
Indian Grave, Ill., drainage bonds	34,369 39	25,900 28
Nelson, Neb., precinct bonds	22,000 00	22,880 00
Nichols, Neb., precinct bonds	7,000 00	7,280 00
North St. Paul, Minn., village bonds	22,000 00	16,500 00
Atkinson, Neb., village bonds	7,000 00	7,280 00
Valentine, Neb., village bonds	8,400 00	8,736 00
Superior City, Wis., city bonds	25,000 00	26,250 00
Young America, Ill., township drainage district bonds	2,320 00	2,436 00
New Pankey, Ill., pond drainage dist. bds.	1,000 00	1,000 00
Brocton, Ill., drainage district bonds	3,000 00	3,150 00
Dickens, Texas, county bonds	15,500 00	16,275 00
Lewis, Washington, county bonds	25,750 00	26,250 00
Snohomish, Wash, county bonds	25,000 00	26,250 00

	Book value.	Market value.	
Orange, Texas, county bonds	$1,500 00	$1,575 00	
Duval, Texas, county bonds	2,600 00	2,730 00	
Roanoke, Va., city bonds	10,500 00	10,500 00	
Warren, Ind., county bonds	6,600 00	6,930 00	
Grant, Ind., county bonds	10,500 00	11,025 00	
Clark, S. Dak., county bonds	2,000 00	2,000 00	
Stuart, Iowa, city bonds	2,500 00	2,500 00	
Big Lake, Ill., drainage bonds	41,000 00	43,050 00	
Ainsworth, Neb., precinct bonds	10,550 00	10,500 00	
Arizona territory bonds	130,000 00	140,400 00	
Bexar, Texas, county bonds	50,000 00	53,000 00	
Bexar, Texas, county bonds	9,697 50	9,540 00	
Bexar, Texas, county bonds	82,160 00	83,740 00	
Bexar, Texas, county bonds	30,000 00	31,800 00	
Peoria, Ill., city bonds	2,700 00	2,835 00	
Hartford, W. Va., city bonds	2,000 00	2,000 00	
Van Zandt, Texas, county bonds	13,000 00	13,650 00	
Peoria, Ill., city bonds	84,500 00	88,725 00	
Beaver Pond, Ill., drainage bonds	3,500 00	3,675 00	
City of Rockville, Conn., city bonds	50,000 00	52,500 00	
Hartford, Conn., county bonds	141,000 00	143,820 00	
Cedar Rapids, Iowa, city warrants	15,247 52	15,247 52	
Burrton, Kan., city refunding bonds	15,000 00	15,000 00	
Horse Creek, Ill., drainage bonds	4,500 00	4,725 00	
Wall, Ill., township bonds	8,900 00	9,345 00	
Hartford, Conn., city bonds	120,000 00	130,800 00	
New London, Conn., city bonds	225,000 00	234,000 00	
Hartford, Conn., South School Dist. bonds.	20,000 00	20,000 00	
East Hartford, Conn., Meadow School District bonds	2,500 00	2,500 00	
Galveston, Texas, county bonds	18,000 00	18,900 00	
Province of Quebec, Can., bonds	153,187 50	168,300 00	
City of Quebec, Can., water bonds	10,000 00	10,000 00	
Quebec, Can., government bonds	207,500 00	228,250 00	
Quebec, Can., city bonds	30,000 00	31,500 00	
London, Can., city bonds	75,000 00	80,250 00	
Ottawa, Can., city bonds	133,000 00	152,950 00	
Montreal, Can., harbor bonds	60,000 00	67,200 00	
Toronto, Can., city bonds	498,317 00	537,354 00	
Mt. Forest, Can., town bonds	20,000 00	22,000 00	
Stratford, Can., city bonds	21,000 00	23,100 00	
Levis, Can., town bonds	23,000 00	25,300 00	
Manitoba, Can., province bonds	149,893 34	172,480 00	
Sault Ste. Marie, Can., city bonds	20,000 00	20,000 00	
Brantford, Can., city bonds	97,500 00	108,000 00	
Three Rivers, Can., city bonds	32,500 00	35,100 00	
Coaticook, Can., town bonds	21,000 00	22,680 00	
Victoria, Can., city bonds	80,000 00	86,400 00	
Vancouver, Can., city bonds	225,000 00	263,250 00	
St. Hyacinthe, Can., city bonds	30,000 00	30,900 00	
Parkdale, Can., city bonds	47,495 52	48,920 38	
St. Thomas, Can., city bonds	112,384 28	123,622 70	
Windson, Can., town bonds	94,423 03	103,865 33	
Toronto Junction, Can., town bonds	111,815 00	99,110 00	
Kingston, Canada, city bonds	48,963 99	53,860 39	
Belleville, Canada, city bonds	50,000 00	55,000 00	
Cote St. Antoine, Can., city bonds	98,250 00	105,000 00	
Galt, Can., town bonds	49,125 00	52,500 00	
New Brunswick, province bonds	66,000 00	69,300 00	
St. Johns, N. B., Can., city bonds	49,375 00	52,500 00	
Hamilton, Can., city bonds	31,778 21	33,884 71	
Halifax, Can., city bonds	100,000 00	110,000 00	
Sherbrooke, Can., city bonds	72,750 00	77,250 00	
R. C. school, Montreal, Can., bonds	85,000 00	89,250 00	
Protestant school, Montreal Can., bonds	200,687 60	213,150 00	
Prince Edward's Island, Can., bonds	97,250 00	104,000 00	
Protestant Hospital for Insane, Can., bonds.	74,000 00	79,920 00	
Province of Quebec, Can., bonds	94,899 67	108,000 00	
Hartford & N. Y. Transp. Co. bonds	12,000 00	12,000 00	
Atlantic Dock bonds	25,000 00	26,500 00	
Conn. River Bridge & Highway Co. bonds	150,000 00	150,000 00	
Middletown & Portland Bridge Co. bonds	13,000 00	13,000 00	
Governor's Foot Guard (Conn.) bonds	10,000 00	10,000 00	
Adams Express Co. bonds	85,337 50	88,920 00	
Neb. & Northwest. Irrigation Co. bonds	41,000 00	6,510 00	
Arizona Water Co., Arizona, bonds	36,000 00	36,000 00	
Arizona Water Co., Arizona, inc. bonds	19,000 00	14,000 00	
Riverside Water Co. bonds	225,000 00	237,500 00	
Total (carried out at book value)	$18,322,628 24	$19,834,257 24	$18,322,628 24

Cash in Company's office, $66,878.69; deposited in banks, $5,970,556.59; total		$6,037,435 28
Bills receivable		23,806 38
Agents' debit balances		25,630 79
Total		$50,210,824 18
Deduct agents' credit balances, $20,594.27; all other ledger liabilities, $5,497.84; total		26,092 11
Total net or ledger assets, as per balance above		$50,184,732 07

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$393,110 41	
Bonds and stocks	129,916 12	
Premium notes, loans or liens	200,268 65	
Other assets	402 27	
Rents due and accrued on Company's property or lease	2,635 55	
Total		726,333 00
Market value of bonds and stocks over book value		1,511,629 00

	New business.	Renewals.	
Gross premiums due and unreported on polices in force	$76,304 13	$175,079 56	
Gross deferred premiums on policies in force	42,416 62	242,411 33	
Totals	$118,720 75	$417,490 89	
Deduct cost of collection	59,360 37	25,049 45	
	$59,360 38	$392,441 44	
Net amount of uncollected and deferred premiums			451,801 82
Aggregate ledger and other assets			$52,874,495 89

Items not Admitted.

Agents' debit balances	$25,630 79	
Bills receivable	23,806 38	
Total		49,437 17
Total admitted Assets		**$52,825,058 72**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with four per cent interest	$43,632,381 00	
Deduct net value of risks of this Company reinsured in other solvent companies	36,986 00	
Net reserve		$43,595,395 00
Present value of amounts not due on matured installment policies (face, $45,200)		34,374 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies		672 94
Commissions due to agents on premium notes when paid		1,916 63
Matured endowments due and unpaid	$56,760 00	
Death losses in process of adjustment or adjusted and not due	95,373 00	
Death losses reported, no proofs received	68,281 00	
Death losses and other policy claims resisted by the Company	26,128 00	
Total policy claims		246,542 00

Dividends of surplus or other description of the profits due policyholders		$759,239 34
Premiums paid in advance		22,993 68
Due on account of salaries, rents and office expenses		10,000 00
Reserve on cancelled policies upon which a surrender value may be demanded		8,053 00
Special reserve		1,644,000 00
Total liabilities accident department		406,183 02
Liabilities on policyholders' account		**$46,729,369 61**
Gross divisible surplus		**6,095,689 11**
Capital stock paid up	$1,750,000 00	
Total Liabilities		**$52,825,058 72**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	34,884	$49,831,028
Endowment policies	49,137	84,418,327
All other policies	10,306	23,143,577
New policies issued during the year.		
Whole life policies	2,608	5,483,148
Endowment policies	9,711	17,103,622
All other policies	803	1,702,050
Old policies revived during the year.		
Whole life policies	14	41,731
Endowment policies	59	140,574
All other policies	17	23,420
Old policies changed and increased.		
Whole life policies	.....	5,200
Endowment policies	.....	20,456
All other policies	178	388,200
Total number and amount	107,717	$182,301,333
Deduct policies decreased and ceased to be in force.	7,446	13,851,543
Total policies in force at end of the year	100,271	$168,449,790

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	35,601	$51,932,591
Endowment policies	54,651	93,954,422
All other policies	10,019	22,562,777
Total policies in force at end of the year	100,271	$168,449,790

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	1,356	$2,362,331
By maturity (endowments)	869	1,065,469
By expiry (term)	181	354,850
By surrender	1,006	1,813,287
By lapse	2,212	4,556,336
By change and decrease	202	509,950
Not taken	1,620	3,189,320
Totals	7,446	$13,851,543

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	9,103	$17,940,114
Policies issued during 1899	1,481	3,231,820
Total	10,584	$21,171,934
Deduct policies ceased to be in force during 1899	730	1,649,360
Policies in force in New York December 31, 1899	9,854	$19,522,574

	Number.	Amount.
Losses and claims unpaid December 31, 1898	32	$31,208 44
Losses and claims incurred during 1899	218	309,128 00
Total	250	$340,336 44

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	219	$325,327 76

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $742,418.36; notes and credits, $2,220.36; total $744,638 72

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$543,201 88	
Received during the year on new policies, $6,426.06; on old policies, $23,132.71	29,558 77	
Total		$572,760 65
Deductions during the year, as follows:		
Used in payment of losses and claims	$31,411 46	
Used in purchase of surrendered policies	8,138 29	
Voided by lapse	1,971 83	
Used in payment of dividends to policyholders	21,041 65	
Redeemed by maker in cash	14,579 58	
Total reduction of premium note account		77,142 81
Balance, note assets at end of the year		$495,617 84

Accident Department.

I. INCOME DURING 1899.

	Accident.	Health.	
Entire premiums collected during the year	$852,851 53	$20,554 95	
Deduct reinsurance, abatement, rebate and return premiums	17,640 72	198 92	
	$835,210 81	$20,356 03	
Net cash actually received for premiums (carried out)			$855,566 84
Total Income during the year			**$855,566 84**
Balance of net or ledger assets December 31, 1898			**484,616 39**
Total			**$1,340,183 23**

II. DISBURSEMENTS DURING 1899.

	Accident.	Health.	
Gross amount paid for claims excepting weekly indemnity	$68,095 00	.....	
Gross amount paid for weekly or other periodical indemnity	235,929 79	$763 92	
	$304,024 79	$763 92	
Deduct reinsurances, salvages and recoveries on losses previously paid	2,403 21	.....	
	$301,621 58	$763 92	
Net paid policyholders			$302,385 50
Stockholders for interest or dividend (amount declared during the year, $43,750)			43,750 00
Commission or brokerage to agents, less received on reinsurance			276,785 15
Salaries, traveling and all expenses of agents and agencies not on commission account			18,226 08
Medical examiners' fees and salaries			3,679 10
Salaries and all other compensation of officers and home office employes			24,838 21
Taxes on premiums, $9,751.20; Insurance Department fees and agents' licenses, $1,397; municipal licenses, $1,996.45; revenue tax, $5,236.41; total			18,381 06
Rent			9,184 78
Legal expenses			7,584 15
Furniture and fixtures, $3,884.10; advertising, $2,207.11; printing and stationery, $18,426.42; total			24,517 63
All other items, viz.: Postage, $8,996.61; express, $2,445.58; expense, $2,352.27; agents' balances, $17.07; total			13,811 53
(*Total miscellaneous expenses* $440,757.69)			
Total Disbursements during the year			**$743,143 19**
Balance			**$597,040 04**

III. NON-LEDGER LIABILITIES.

	In process of adjustment	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	
Accident	$57,575 32	$15,000 00	$29,644 82	
Aggregate and unpaid claims and expenses				$102,220 14

Gross premiums upon all unexpired risks running one year or less from date of policy:

	Premiums.	Unearned portion (50 per cent.)	
Accident	$556,028 54	$278,014 27	
Health	20,299 95	10,149 97	
Total one year or less			$288,164 24
Deduct reinsurance			1,957 36
Total one year or less			$286,206 88

Gross premiums upon all unexpired risks running more than one year from date of policy:

	Premiums.	Unearned premiums.	
Accident	6,190 57	$16,256 00	
Total more than one year			$16,256 00
Total unearned premiums, as computed above (carried out)			$302,462 88
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			1,500 00
Total Liabilities			**$406,183 02**

IV. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, preceding year	$109,861,120 00	$429,687 11
Written or renewed during the year	289,709,900 00	873,406 48
Total	$399,571,020 00	$1,303,093 59
Deduct expirations and cancellations	263,763,550 00	720,574 53
Balance	$135,807,470 00	$582,519 06
Deduct reinsured policies	1,050,000 00	3,914 73
Net in force December 31, 1899	$134,757,470 00	$578,604 33

General Interrogatories.

Losses incurred during the year	$369,505 39

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Accident	$30,159,900 00	$89,124 02	$20,075 52	$20,714 09	$16,503,664 00
Health	.....	5,144 26	256 42	256 42	.....
Aggregate	$30,159,900 00	$94,268 28	$20,331 94	$20,970 51	$16,503,664 00

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

[Incorporated May, 1851; commenced business September 4, 1851.]

WILLIAM R. PLUNKETT, President. JAMES W. HULL, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $25,500.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$203,937 67	
Renewal premiums, without deductions for commissions or other expenses	1,458,806 91	
Dividends applied to purchase paid-up additions and annuities	270,084 51	
Total	$1,932,829 09	
Deduct amount of premiums paid to other companies for reinsurance	19,258 61	
Total premium receipts		$1,913,570 48
Interest on:		
Mortgage loans		252,903 64
Bonds and dividends on stock		66,743 76
Premium notes, loans or liens		6,291 13
Other debts due the Company		23,694 31
Rents from Company's property		35,707 46
Dividends and surrender values on reinsurances		3,796 59
Premium notes, loans or liens restored by revival of policies		102 99
Profit on sales of real estate		1,073 79
Total Receipts during the year		**$2,303,884 15**
Balance of net or ledger assets December 31, 1898		8,320,796 78
Total		**$10,624,680 93**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$592,922 00	
Matured endowments and additions thereto	83,407 00	
Total	$676,329 00	
Deduct amount received from other companies for claims on policies of this Company reinsured	15,000 00	
Total net amount actually paid for losses and matured endowments		$661,329 00
Premium notes voided by lapse		1,686 14
Dividends applied to purchase paid-up additions		270,084 51
Surrender values paid in cash		336,765 23
(Total paid policyholders	$1,269,864.88)	
Stockholders for interest or dividends		1,785 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $113,736.48; renewals, $101,928.52; total		215,665 00

Salaries and allowances for agencies, including managers, agents and clerks	$31,062 80
Medical examiners' fees	15,067 00
Salaries and all other compensation of officers and other home office employes	46,691 71
Taxes on new premiums, $1,705.26; on renewals, $11,471.66; on reserves, $9,892.78; internal revenue, $5,437.84; total	28,507 54
Taxes on real estate	9,530 97
Insurance Department fees and agents' licenses, $2,895.11; municipal and State licenses, $52.95; total	2,948 06
Rent	15,350 14
Advertising, $9,047.48; printing and stationery, $6,190.04; postage, $4,571.63; total	19,809 15
Legal expenses, $812.85; furniture, etc., $3,192.80; total	4,005 65
Repairs and expenses on real estate	13,175 09
Fire insurance	1,617 27
All other disbursements, viz.: Miscellaneous expenses (*Total miscellaneous expenses*.....$416,473.94)	11,258 56
Total Disbursements during the year	$1,686,338 82
Balance	$8,938,342 11

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$743,241 31
Loans on mortgage (first liens) on real estate	4,834,050 41

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pittsfield Nat. Bank of Pittsfield, Mass., stock	$1,200 00	$1,800 00	$1,134 11
Boston & Albany R. R. Co. stock	500 00	1,200 00	700 00
Third Nat. Bank of Pittsfield, Mass., stock	5,000 00	10,000 00	
Merchants' Nat. Bank of Boston, Mass., stock	500 00	850 00	
Western Nat. Bank of New York stock	300 00	900 00	7,800 00
Pittsfield Coal Gas Co. of Pittsfield, Mass., stock	3,200 00	5,600 00	
Springfield Gas Light Co. of Springfield, Mass., stock	1,000 00	1,400 00	
Pittsfield Nat. Bank of Pittsfield, Mass., stock	1,200 00	1,800 00	1,200 00
Nat. Mahaiwe Bank of Great Barrington, Mass., stock	1,300 00	1,690 00	3,000 000
Stockbridge & Pitts. R. R. Co. stock	1,200 00	1,800 00	
Boston & Albany R. R. Co. stock	5,000 00	12,000 00	7,500 00
Pittsfield Electric St. Ry. Co. of Pittsfield, Mass., stock	300 00	360 00	925 00
Boston & Albany R. R. Co. stock	400 00	960 00	
Jackson, Lansing & Saginaw R. R. Co. stock	30,000 00	24,000 00	19,500 00
Agricultural Nat. Bk. of Pittsfield, Mass., stock	1,000 00	2,650 00	650 00
Smith Paper Co. of Lee, Mass., stock	15,800 00	15,800 00	10,000 00
Town of Ancram, Col. Co., N. Y., bonds	1,000 00	1,040 00	940 00
Pullman's Palace Car Co. stk.	2,200 00	4,114 00	2,000 00
Adams Express Co. stock	3,500 00	3,850 00	
Boston & Albany R. R. Co. stock	4,400 00	10,560 00	2,694 64

	Par value.	Market value.	Amount loaned.
Pontoosuc Woolen Mfg. Co. of Pittsfield, Mass., stock.....	$7,000 00	$10,500 00	$6,500 00
Pontoosuc Woolen Mfg. Co. of Pittsfield, Mass., stock.....	4,000 00	6,000 00	4,000 00
Pontoosuc Woolen Mfg. Co. of Pittsfield, Mass., stock.....	2,000 00	3,000 00	2,000 00
Agricultural Nat. Bk. of Pittsfield, Mass., stock.....	500 00	1,325 00	
Third Nat. Bank of Pittsfield, Mass., stock.....	1,000 00	2,000 00	
Pittsfield Coal Gas Co. of Pittsfield, Mass., stock.....	300 00	525 00	11,000 00
Standard Oil Trust stock.....	1,500 00	7,350 00	
Boston & Albany R. R. Co. stock	600 00	1,440 00	
Pittsfield Electric Co. of Pittsfield, Mass., stock.....			
Also assignments of int. in real and personal property valued at $20,000.....	10,000 00	14,000 00	12,500 00
Pittsfield Nat. Bank of Pittsfield, Mass., stock.....			
Pittsfield Electric Co. of Pittsfield, Mass., stock.....	5,000 00	7,500 00	10,620 75
Also mortgage on land valued at $9,200, buildings, $2,500; total amount of mtg., $4,700.	5,000 00	7,000 00	
Third Nat. Bank of Pittsfield, Mass., stock.....	200 00	400 00	300 00
Berkshire Loan & Trust Co. of Pittsfield, Mass., stock.....	1,000 00	1,350 00	1,000 00
Consolidated Water Co. of Utica, N. Y., 30-year 5 per cent. bonds	10,000 00	10,000 00	6,000 00
Berkshire Loan & Trust Co. of Pittsfield, Mass., stock.....	1,000 00	1,350 00	1,000 00
Nat. Mahaiwe Bank of Great Barrington, Mass., stock....	1,000 00	1,300 00	500 00
St. Paul, Minn. & Manitoba R. R. Co. 4½ per cent. bonds..	15,000 00	17,250 00	
Sav., Florida & West. R. R. Co. (St. Johns River Div.) 4 per cent. bonds.....	30,000 00	28,500 00	
Northern Pacific R. R. Co. prior lien 4 per cent. bonds..	62,000 00	63,240 00	100,000 00
Seaboard & Roanoke R. R. Co. 1st mtg. 5 per cent. bonds..	3,000 00	3,210 00	
Toledo, Walhonding Valley & Ohio R. R. Co. 4 p. ct. bds.	11,000 00	12,210 00	
Lake Erie & Western R. R. pref. stock	50,000 00	40,000 00	
Man. Elevated R. R. Co. of New York stock.....	30,000 00	29,100 00	
Consolidated Gas Co. of New York stock	20,000 00	37,400 00	
Chic. & Eastern Illinois R. R. Co. 5 per cent. bonds.....	5,000 00	5,600 00	100,000 00
Minn. & St. Louis R. R. Co. 5 per cent. bonds.....	4,000 00	4,400 00	
Chic. & Alton purchase certs.	10,000 00	10,500 00	
Ulster & Delaware R. R. Co. 5 per cent. bonds.....	10,000 00	10,300 00	
Berkshire Cotton Mfg. Co. of Adams, Mass., stock.....	5,000 00	5,000 00	3,000 00
Delaware & Hudson R. R. Co. stock	20,000 00	23,200 00	
Missouri, Kan & Texas R. R. Co. pref. stock.....	10,000 00	3,200 00	
Consolidated Gas Co. of New York stock	20,000 00	37,400 00	
Pitts., Shawmut & North. R. R. Co. 5 per cent. bonds....	70,000 00	69,300 00	
St. Louis & Iron Mountain R. R. Co. 5 per cent. bonds..	50,000 00	54,500 00	200,000 00
St. Louis & Iron Mountain R. R. Co. 4 per cent. bonds....	70,000 00	56,000 00	
Lenox Nat. Bank of Lenox, Mass., stock	1,000 00	1,400 00	
Pittsfield Electric Co. of Pittsfield, Mass., stock.....	2,000 00	2,800 00	6,500 00
Chesapeake & Potomac Tele. Co. stock	7,500 00	4,500 00	

	Par value.	Market value.	Amount loaned.
Pontoosuc Woolen Mfg. Co. of Pittsfield, Mass., stock	$3,000 00	$4,500 00	$3,500 00
Berkshire Loan & Trust Co. of Pittsfield, Mass., stock	500 00	675 00	
Total amounts	$638,100 00	$701,599 00	$526,464 50

	$526,464 50
Premium notes on policies in force	98,978 92

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States 3 per cent. bonds	$18,500 00	$20,165 00
United States 4 per ct. reg. bonds	127,220 25	136,800 00
N. Y. & New England R. R. Co. bonds	37,150 00	39,900 00
N. Y. Cent. & Hud. R. R. R. Co. bonds	31,500 00	32,445 00
Pittsfield fire district bonds	52,500 00	55,000 00
Hinsdale fire district bonds	29,000 00	29,000 00
Readsboro fire district bonds	8,000 00	8,000 00
Burlington & Missouri River in Nebraska R. R. Co. bonds	29,521 00	32,160 00
Michigan Central R. R. Co. bonds	10,477 50	10,800 00
Chic. & Western Indiana R. R. Co. bonds	10,600 00	12,200 00
Chic., Burlington & Quincy R. R. Co. bonds	10,475 00	10,900 00
Louisiana & Missouri River R. R. Co. bds.	10,125 00	10,125 00
Iowa Falls & Sioux City R. R. Co bonds	9,435 00	10,800 00
West Indianapolis bonds	19,265 00	20,700 00
N. Y. & New Jersey Telephone Co. bonds	25,703 09	28,250 00
Pittsfield Electric Street R. R. Co. bonds	15,000 00	15,450 00
Chic., Wisc. & Minn. R. R. Co. bonds	9,000 00	10,800 00
Chesapeake & Ohio R. R. Co. bonds	55,307 08	57,500 00
N. Y., Susq. & Western R. R. Co. bonds	10,050 00	10,700 00
Kansas City, St. Joseph & Council Bluffs R. R. Co. bonds	28,387 50	28,750 00
Lincoln & Northwestern R. R. Co. bonds	10,585 00	11,520 00
Atchison & Nebraska R. R. Co. bonds	8,101 25	8,680 00
Cin., Hamilton & Dayton R. R. Co. bonds	20,875 00	21,200 00
City of Omaha dist. street improvement bds.	1,000 00	1,000 00
Wilmar & Sioux Falls R. R. Co. bonds	21,075 00	23,000 00
City of Marietta, Ohio, electric light bonds	12,720 00	12,720 00
Cin., Dayton & Ironton R. R. Co. bonds	27,518 75	28,250 00
Richmond & Danville R. R. Co. bonds	41,137 75	41,300 00
Pine Creek R. R. Co. bonds	66,500 00	67,500 00
Penn. & N. Y. Canal & R. R. Co. bonds	31,600 00	31,500 00
Pittsburg & Lake Erie R. R. Co. bonds	28,850 00	29,000 00
Cleve., Lorain & Wheeling R. R. Co. bonds	20,500 00	21,200 00
St. Lawrence & Adirondack R. R. Co. bonds	26,906 25	28,000 00
Union Pacific R. R. Co. bonds	46,125 00	51,000 00
Nashville, Chat. & St. L. R. R. Co. bonds	24,880 00	25,000 00
Second Ave. R. R. Co. of city of N. Y. bds	27,156 25	29,000 00
Utah & Northern R. R. Co. bonds	57,750 00	57,500 00
N. Y. C. & H. R. R. R. Co. bonds	13,300 00	18,600 00
Chic., Rock Island & Pacific R. R. Co. bds.	3,000 00	3,105 00
United States Envelope Co. bonds	20,000 00	21,600 00
Central R. R. Co. of New Jersey bonds	27,875 00	29,000 00
Rutland R. R. Co. bonds	26,562 50	28,000 00
N. Y., Ont. & Western R. R. Co. bonds	9,309 85	9,180 00
Pittsfield Electric Street R. R. Co. bonds	10,000 00	10,000 00
St. Louis & San Francisco R. R. Co. bonds	21,550 00	21,600 00
Allegheny & Western R. R. Co. bonds	25,000 00	25,750 00
Chicago & Eastern Illinois R. R. Co. bonds	35,280 00	35,910 00
Knoxville & Ohio R. R. Co. bonds	17,425 00	17,250 00
Atlanta & Charlotte Air Line R. R. Co. bds.	16,077 83	16,100 00
Lake Erie & Western R. R. Co. bonds	15,074 58	15,210 00
Pittsfield Electric Co. bonds	100,000 00	100,000 00
N. Y. & Pennsylvania Tel. & Tel. Co. bds.	27,837 50	28,250 00
Rutland Canadian R. R. Co. bonds	24,750 00	25,000 00
Central Union Telephone Co. bonds	28,100 00	28,000 00
United States of Mexico bonds	48,015 00	48,015 00
Pontoosuc Woolen Mfg. Co. loan	25,000 00	25,000 00
Northampton Street R. R. Co. loan	60,000 00	60,000 00
Third Avenue R. R. Co. loan	100,000 00	100,000 00
Cheshire Water Co. loan	2,500 00	2,500 00
Dalton fire district loan	22,000 00	22,000 00
Town of Lanesboro loan	1,500 00	1,500 00
Town of Cheshire loan	7,500 00	7,500 00
Pittsfield National Bank stock	37,957 00	39,300 00
Agricultural National Bank stock	60,000 00	79,500 00

	Cost value.	Market value.	
Adams National Bank stock	$31,250 00	$30,000 00	
Commercial Union Telegraph Co. stock	28,450 00	33,600 00	
Berkshire R. R. Co. stock	13,915 00	18,150 00	
Stockbridge & Pittsfield R. R. Co. stock	21,275 00	27,750 00	
N. Y. C. & H. R. R. R. Co. stock	22,550 00	28,600 00	
Chicago & Northwestern R. R. Co. stock	20,959 00	31,600 00	
Pullman's Palace Car Co. stock	15,000 00	28,050 00	
Northwestern Telegraph Co. stock	5,976 50	6,270 00	
Delaware & Hudson Co. stock	12,400 00	11,600 00	
Central R. R. Co. of New Jersey stock	11,900 00	14,100 00	
Millerton National Bank stock	1,800 00	1,800 00	
American Express Co. stock	14,000 00	14,000 00	
Chic., St. P., Minn. & Omaha R. R. Co. stk.	23,050 00	23,600 00	
Total (carried out at cost value)	$2,028,636 44	$2,154,805 00	$2,028,636 44
Cash in Company's office, $2,811.98; deposited in banks, $670,830.78; total			673,642 76
Bills receivable			1,250 00
Agents' debit balances			16,949 41
Sundry debtors			28,110 97
Total			$8,951,324 72
Deduct agents' credit balances, $1,837.41; all other ledger liabilities, $12,222.40; total			14,059 81
Total net or ledger assets			**$8,937,264 91**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$138,582 07	
Bonds and stocks	2,781 05	
Collateral loans	4,543 81	
Premium notes, loans or liens	3,616 45	
Rents due and accrued on Company's property or lease	1,077 20	
Total		150,600 58
Market value of bonds and stocks over cost		126,168 56

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$20,724 97	$48,969 82	
Gross deferred premiums on policies in force	30,745 73	146,337 10	
Totals	$51,470 70	$195,306 92	
Deduct cost of collection	25,735 35	14,648 02	
	$25,735 35	$180,658 90	
Net amount of uncollected and deferred premiums			206,394 25
Aggregate ledger and other assets			$9,420,428 30

Items not Admitted.

Agents' debit balances	$16,949 41	
Bills receivable	1,250 00	
Sundry debtors	28,110 97	
Total		46,310 38
Total admitted Assets		**$9,374,117 92**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$7,914,628 00	
Same for dividend additions	719,194 00	
Total	$8,633,822 00	
Deduct net value of risks of this Company reinsured in other solvent companies	116,293 00	
Net reserve		$8,517,529 00
Matured endowments due and unpaid	$66 73	
Death losses in process of adjustment or adjusted and not due	11,733 00	
Death losses reported, no proofs received	24,167 00	
Death losses and other policy claims resisted by the Company	10,000 00	
Total policy claims		45,966 73
Dividends of surplus or other description of the profits due policyholders		659 20
Premiums paid in advance		12,182 27
Liabilities on policyholders' account		$8,576,337 20
Gross divisible surplus		797,780 72
Capital stock paid up	$25,500 00	
Total Liabilities		$9,374,117 92

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	15,513	$39,160,257
Endowment policies	2,825	6,692,069
All other policies	60	119,500
Return premiums and reversionary additions	.....	1,334,031
New policies issued during the year.		
Whole life policies	2,444	5,722,600
Endowment policies	490	882,600
Old policies revived during the year.		
Whole life policies	32	63,000
Endowment policies	3	6,000
Old policies extended.		
Whole life policies	65	33,069
Endowment policies	4	1,962
All other policies	3	7,000
Additions by dividends during the year.		
Return premiums and reversionary additions	.....	576,976
Total number and amount	21,439	$54,599,064
Deduct policies decreased and ceased to be in force	1,852	4,493,676
Total policies in force at the end of the year	19,587	$50,105,388

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	16,506	$41,527,604
Endowment policies	3,032	6,991,732
All other policies	49	98,000
Return premiums and reversionary additions	.....	1,488,052
Total policies in force at the end of year	19,587	$50,105,388

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	214	$594,842
By maturity (endowments)	40	83,407
By expiry (term)	9	15,500
By surrender	410	1,307,507
By lapse	669	1,492,420
Not taken	510	1,000,000
Totals	1,852	$4,493,676

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,236	$6,970,603
Policies issued during 1899	337	810,000
Total	2,573	$7,780,603
Deduct policies ceased to be in force during 1899	218	660,766
Policies in force in New York December 31, 1899	2,355	$7,119,837

	Number.	Amount.
Losses and claims unpaid December 31, 1898	5	$5,081 00
Losses and claims incurred during 1899	45	107,271 00
Total	50	$112,352 00

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	42	$88,151 00

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash $268,533 43

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$102,060 67	
Received during the year on old policies	11,690 98	
Restored by revival of policies	102 99	
Total		$113,854 64

Deductions during the year, as follows:

Used in payment of losses and claims	$1,963 63	
Used in purchase of surrendered policies	3,386 59	
Voided by lapse	1,686 14	
Redeemed by maker in cash	7,839 36	
Total reduction of premium note account		$14,875 72
Balance, note assets at end of the year		$98,978 92

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June, 1865; commenced business October, 1865.]

THOMAS W. RUSSELL, President. ROBERT W. HUNTINGTON, JR., Secretary.

I. CAPITAL.

Capital stock paid up in cash, $150,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$89,444 56	
Renewal premiums, without deductions for commissions or other expenses	387,699 14	
Dividends applied to pay running premiums	11,011 92	
Dividends applied to purchase paid-up insurance	2,846 49	
Surrender values applied to pay running premiums	652 38	
Surrender values applied to purchase paid-up insurance	13,606 20	
Total	$505,260 69	
Deduct amount of premiums paid to other companies for reinsurance	10,124 22	
Total premium receipts		$495,136 47
Interest on:		
Mortgage loans		112,624 86
Bonds and dividends on stock		29,199 86
Premiums notes, loans or liens		12,056 57
Other debts due the Company and bank deposits		2,005 68
Discount on claims paid in advance		221 14
Rents from Company's property		7,534 55
Surrender values on reinsurances		4,200 00
Premium notes, loans or liens restored by revival of policies		455 98
Profit on sales of real estate, $3,206.16; securities, $1,181.25; total		4,387 41
From all other sources, viz.: Profit and loss, i. e., mortgage loans, $15; agents' balances, $61.07; total		76 07
Total Receipts during the year		$667,898 59
Balance of net or ledger assets December 31, 1898		3,162,766 97
Total		$3,830,665 56

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$108,335 00	
Matured endowments and additions thereto	26,030 00	
Total net amount actually paid for losses and matured endowments		$134,365 00
Paid to annuitants		75 12
Premium notes voided by lapse		1,092 11
Dividends paid policyholders in cash		27,509 20

Dividends applied to pay running premiums	$11,011 92
Dividends applied to purchase paid-up insurance	2,846 49
Surrender values paid in cash	65,806 12
Surrender values applied to pay running premiums	652 38
Surrender values applied to purchase paid-up insurance	13,606 20
(*Total paid policyholders* $256,964.54)	
Stockholders for interest or dividends	12,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $41,085.61; renewals, $21,217.99; total	62,303 60
Salaries and allowances for agencies, including managers, agents and clerks	11,379 89
Medical examiners' fees	6,409 00
Salaries and all other compensation of officers and other home office employes	28,423 85
Taxes on premiums, $2,114.07; on U. S. revenue, $2,094.32; on reserves, $938.17; on mutual assets, $2,308.28; total	7,454 84
Taxes on real estate	4,546 11
Insurance Department fees and agents' license, $722.16; franchise, $20; total	742 16
Advertising, printing and stationery, postage and other expenses	21,332 20
Legal expenses	750 70
Repairs and expenses on real estate	2,119 27
Losses on sales of real estate, $4,235.67; on securities, $121.65; total	4,357 32
(*Total miscellaneous expenses* $161,818.94)	
Total Disbursements during the year	**$418,783 48**
Balance	**$3,411,882 08**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$365,029 81
Loans on mortgage (first liens) on real estate	2,121,248 59

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mortgage loan, $3,000, on 400 acres, Lincoln county, South Dakota; Mortgage loan, $1,500, on 80 acres, Calhoun county, Iowa; Mortgage loan, $1,200, on 80 acres, Calhoun county, Iowa; Mortgage loan, $1,000, on 160 acres, Greene county, Iowa	$6,700 00	$6,700 00	$5,000 00	
Sheriff's certificate of sale of city lot in Sioux Falls, South Dakota	11,500 00	11,500 00	3,400 00	
Total amounts	$18,200 00	$18,200 00	$8,400 00	8,400 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				175,727 00
Premium notes on policies in force				48,089 47

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
City of Evansville, Ind., funded debt, series C, bonds	$16,353 95	$17,170 00	
City of Cleburne, Texas, public school building bonds	7,070 00	7,000 00	
City of Oak Cliff, Texas, school bonds	5,200 00	5,100 00	
City of Oak Cliff, Texas, school bonds (2d series)	1,540 25	1,545 00	
City of Oak Cliff, Texas, water works bds.	3,622 50	3,640 00	
City of San Antonio, Texas, street imp. bds.	11,050 00	12,000 00	
City of Weatherford, Texas, street imp. bds.	7,110 00	7,140 00	
City of Fort Worth, Texas, street, sewer and building improvement bonds	4,950 00	5,000 00	
City of Gainesville, Texas, school bldg. bds.	5,150 00	5,100 00	
City of Greenville, Texas, electric light bds.	5,175 00	5,650 00	
City of Superior, Wis., street imp. bonds	9,800 00	10,000 00	
City of Norwich, Kan., public hall bonds	1,575 00	1,500 00	
City of Huron, S. Dak., artesian well war.	1,500 00	1,200 00	
County of Mecklenburg, N. C., refund. bds.	10,610 00	11,800 00	
County of Henderson, N. C., refunding bds.	10,900 00	11,400 00	
County of Franklin, N. C., refunding bds.	10,972 50	10,920 00	
County of Dauglas, Ga., c. house bonds	10,477 49	10,600 00	
County of Lyon, Iowa, refunding bonds	5,000 00	2,500 00	
County of Clallam, Wash., road bonds	5,000 00	5,100 00	
County of Skagit, Wash., gold funding bds.	5,350 00	5,250 00	
County of Colbert, Alabama, road bonds	5,362 50	5,700 00	
County of Silver Bow, Mont., funding bds.	10,250 00	10,000 00	
County of Todd, Minn., School District No. 103 bonds	1,600 00	1,600 00	
Winston Township, Forsyth county, N. C. (aid to Roanoke and So. Ry.) bonds	10,700 00	11,200 00	
Winston Township, Forsyth county, N. C. (aid to N. W. No. Carolina Ry.) bonds	5,520 00	5,950 00	
Arizona territorial funding bonds	15,000 00	16,050 00	
Louisville & Nashville bonds	10,650 00	11,000 00	
Seaboard & Roanoke bonds	20,700 00	21,600 00	
Raleigh & Gaston bonds	10,600 00	11,000 00	
Cleveland Terminal & Valley bonds	5,000 00	4,500 00	
N. Y., N. H. & H. conv. deb. certfs	9,454 00	17,296 00	
Lehigh & New York bonds	9,250 00	9,050 00	
Minneapolis & St. Louis bonds	14,425 00	14,250 00	
Midland Terminal bonds	10,100 00	10,400 00	
Norfolk & Western bonds	18,450 00	18,100 00	
Pekin and La Marsh, Peoria Co., Ill., bds.	5,075 00	5,050 00	
Mason and Tazewell counties, Ill., bonds	5,346 50	5,000 00	
Wildcat, Champaign county, Ill., bonds	15,375 00	15,300 00	
Lima Lake, Adams county, Ill., bonds	13,000 00	13,000 00	
Indian Grave, Adams county, Ill., bonds	5,044 00	3,640 00	
Big Lake, Jackson county, Ill., bonds	9,270 00	9,540 00	
Clay county, Minn., bonds	11,375 00	12,400 00	
Southwestern Irrigation Co. bonds	5,000 00	1,250 00	
Garden City Irrigation Co. bonds	5,500 00	1,250 00	
Denver Union Water Co. bonds	14,000 00	12,750 00	
Anderson, Ind., Electric Street Ry. bonds	5,000 00	5,000 00	
Arizona Water Co. 1st mtg. bonds	2,000 00	3,000 00	
Arizona Water Co. 2d mtg. bonds	15,750 00	2,750 00	
New York, New Haven & Hartford stock	27,593 03	49,163 00	
Cleveland Terminal and Valley stock	1,290 00	750 00	
Illinois Central stock	10,750 00	11,200 00	
Chicago, Rock Island & Pacific stock	10,175 00	10,600 00	
Fourth Nat. Bank, New York, N. Y., stock	4,193 00	6,800 00	
American National Bank, Hartford, Conn. stock	13,538 00	15,552 00	
Phoenix National Bank, Hartford, Conn., stock	15,853 00	12,792 00	
Charter Oak National Bank, Hartford, Conn., stock	6,700 00	4,784 00	
Hartford National Bank, Hartford Conn., stock	10,625 00	9,590 00	
First National Bank, Hartford, Conn., stk.	13,978 25	11,600 00	
Ætna National Bank, Hartford, Conn., stk.	2,373 50	3,500 00	
Farmers & Mechanics' National Bank, Hartford, Conn., stock	2,250 67	1,392 00	
City Bank, Hartford, Conn., stock	2,790 00	2,688 00	
Thames Nat. Bank, Norwich, Conn., stock	6,850 00	7,500 00	
Conn. Trust & Safe Deposit Co., Hartford, Conn., stock	8,428 00	15,910 00	
Security Co., Hartford, Conn., stock	4,750 00	6,250 00	
Northwestern Telegraph Co., Wis., stock	5,200 00	5,600 00	
Total (carried out at book value)	$554,541 14	$572,912 00	$554,541 14

Cash in Company's office, $5,799.14; deposited in banks, $131,837.78; total		$137,636 92
Bills receivable		443 42
Agents' debit balances		865 42
Total		$3,411,981 77
Deduct agents' credit balances		99 69
Total net or ledger assets, as per balance above		$3,411,882 08

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$38,049 15	
Bonds and stocks	8,163 14	
Collateral loans	50 54	
Premium notes, loans or liens	7,534 06	
Other assets	3,617 09	
Total		57,413 98
Market value of bonds and stocks over cost		18,370 86

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$7,888 50	$11,873 33	
Gross deferred premiums on policies in force	16,586 13	68,236 79	
Total	$24,474 63	$80,110 12	
Deduct cost of collection	12,237 32	6,008 26	
	$12,237 31	$74,101 86	
Net amount of uncollected and deferred premiums			86,339 17
Aggregate ledger and other assets			$3,574,006 09

Items not Admitted.

Agents' debit balances	$865 42	
Bills receivable	443 42	
Depreciation from above net ledger assets to bring same to market value	98,777 04	
Total		100,085 88
Total admitted Assets		$3,473,920 21

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$2,977,249 00	
Same for annuities	874 00	
Total	$2,978,123 00	
Deduct net value of risks of this Company reinsured in other solvent companies	42,069 00	
Net reserve		$2,936,054 00
Matured endowments due and unpaid	$10,531 00	
Death losses in process of adjustment or adjusted and not due	6,433 00	
Death losses reported, no proofs received	5,078 00	
Total policy claims		22,042 00
Dividends of surplus or other description of the profits due policyholders		1,733 16
Premiums paid in advance		4,147 91

Reserve on cancelled policies upon which a surrender value may be demanded		$5,992 71
Amount of any other liability of the Company, viz.: Suit pending in New York Court of Appeals, $3,000; extra reserve carried by Company, $1,327; total		4,327 00
Liabilities on policyholders' account		$2,974,296 78
Gross divisible surplus		499,623 43
Capital stock paid up	$150,000 00	
Total Liabilities		$3,473,920 21
Surplus accumulated on deferred dividend policies apportioned or not	$184,444 65	

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	5,361	$7,835,284
Endowment policies	4,525	5,338,939
All other policies	53	150,375
New policies issued during the year.		
Whole life policies	1,246	1,979,758
Endowment policies	744	999,850
All other policies	53	102,500
Old policies revived during the year.		
Whole life policies	21	26,000
Endowment policies	16	21,000
Old policies increased in amount.		
Whole life policies	24	37,375
Endowment policies	13	23,500
All other policies	4	4,000
Total number and amount	12,060	$16,518,581
Deduct policies decreased and ceased to be in force.	1,169	1,634,688
Total policies in force at the end of the year	10,891	$14,883,893

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	5,959	$8,831,337
Endowment policies	4,840	5,827,556
All other policies	92	225,000
Total policies in force at the end of the year	10,891	$14,883,893

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	77	$101,708
By maturity (endowments)	19	26,030
By surrender	292	408,318
By lapse	449	584,257
By change and decrease	41	113,375
Not taken	291	401,000
Totals	1,169	$1,634,688

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,871	$3,338,938
Policies issued during 1899	554	812,422
Total	3,425	$4,151,360
Deduct policies ceased to be in force during 1899	283	374,137
Policies in force in New York December 31, 1899	3,142	$3,777,223

	Number.	Amount.
Losses and claims unpaid December 31, 1898	4	$5,400
Losses and claims incurred during 1899	22	26,765
Total	26	$32,165

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	23	$26,765

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses $124,826 67

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$46,756 15	
Received during the year on old policies	7,974 44	
Restored by revival of policies	455 98	
Total		$55,186 57
Deductions during the year, as follows:		
Used in purchase of surrendered policies	$66 13	
Voided by lapse	1,092 11	
Used in payment of dividends to policyholders	624 44	
Redeemed by maker in cash	5,314 42	
Total reduction of premium note account		7,097 10
Balance, note assets at end of the year		$48,089 47

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 15, 1846; commenced business December 15, 1846.]

JACOB L. GREENE, President. HUBERT H. WHITE, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$388,271 12	
Renewal premiums, without deductions for commissions or other expenses	3,316,704 30	
Dividends applied to pay running premiums	1,077,637 77	
Surrender values applied to pay running premiums	22,442 09	
Surrender values applied to purchase paid-up insurance and annuities	114,591 75	
Consideration for annuities, other than matured installment policies	12,912 30	
Total premium receipts		$4,932,559 33
Interest on:		
Mortgage loans		1,569,763 21
Bonds and dividends on stock		981,940 07
Premium notes, loans or liens		58,369 12
Other debts due the Company		15,317 92
Discount on claims paid in advance		681 41
Rents from Company's property		362,775 55
Profit on sales of real estate		88,690 93
From all other sources		10 21
Total Receipts during the year		$8,010,307 75
Balance of net or ledger assets December 31, 1898		61,807,067 53
Total		$69,817,375 28

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$4,031,218 01	
Matured endowments and additions thereto	291,179 00	
Total net amount actually paid for losses and matured endowments		$4,322,397 01
Paid to annuitants		964 89
Premium notes voided by lapse		787 00
Dividends paid policyholders in cash		187,696 37
Dividends applied to pay running premiums		1,077,637 77
Surrender values paid in cash		394,846 69
Surrender values applied to pay running premiums		22,442 09
Surrender values applied to purchase paid-up insurance and annuities		114,591 75
(*Total paid policyholders* $6,121,363.57)		
Commissions and bonuses to agents (less commission on re-insurances), new policies, $103,719.47; renewals, $275,781.04; annuities, $201.50; total		379,702 01
Salaries and allowances for agencies, including managers, agents and clerks		23,666 48
Medical examiners' fees		23,310 21
Salaries and all other compensation of officers and other home office employes		153,401 39

Taxes on new premiums, $3,214.77; on renewals, $28,933; franchise, $153,124.78; on reserves, $11,259.73; internal revenue, $10,006.37; total	$206,538 65
Taxes on real estate	178,678 18
Insurance Department fees and agents' licenses, $6,321.05; municipal and State licenses, $2,200.34; total	8,521 39
Rent	8,252 00
Advertising, $33,719.04; printing and stationery, $20,113.77; postage, $18,584.82; total	72,417 63
Legal expenses	17,116 71
Repairs and expenses on real estate	205,539 40
Losses on sales of securities	2,550 44
All other disbursements, viz.: Express, $2,391.88; telegraph, $1,447.24; traveling, $24,748.09; miscellaneous, $9,850.27; total	38,438 29
(*Total miscellaneous expenses*.....$1,318,132.78)	
Total Disbursements during the year	$7,439,496 35
Balance	$62,377,878 93

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$11,611,937 33
Loans on mortgage (first liens) on real estate	26,192,657 64

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
New York, New Haven & Hartford R. R. Co. stock..	$1,700 00	$3,468 00	$2,300 00	
				2,300 00
Premium notes on policies in force				829,945 23

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
State of Tennessee (settlement) coupon bds.	$19,200 00	$17,952 00
State of Tennessee (settlement) reg. bonds.	179,250 00	187,000 00
City of Jackson, Mich., water bonds	9,000 00	10,000 00
City of Louisville, Ky., bonds	125,339 06	145,260 00
City of Mobile, Ala., bonds	87,500 00	87,500 00
City of Milwaukee, Wis., bonds	23,000 00	23,000 00
City of Milwaukee, Wis., water bonds	47,500 00	50,000 00
City of Quincy, Ill., bonds	115,521 22	115,000 00
City of Galveston, Texas, bonds	100,000 00	100,000 00
City of Austin, Texas, bonds	39,000 00	40,000 00
City of Montreal, Canada, bonds	100,031 25	100,000 00
City of Muncie, Indiana, bonds	15,468 75	15,000 00
City of Omaha sewer bonds	102,250 00	102,000 00
City of Omaha paving bonds	26,625 00	26,000 00
City of Omaha paving bonds	31,950 00	31,200 00
City of San Antonio, Texas, bonds	31,800 00	33,600 00
City of Duluth, Minn., bonds	133,125 00	137,500 00
City of St. Paul, Minn., water bonds	132,370 00	142,600 00
City of Seattle, Washington, water bonds	36,050 00	35,000 00
City of Seattle, Washington, sewer bonds	132,870 00	129,000 00
City of Seattle, Washington, condemnation award bonds	37,080 00	36,000 00
County of Leavenworth, Kansas, bonds	99,580 00	100,000 00
County of Hancock, Ohio, Court House bds.	53,248 00	52,000 00
County of Wyandotte, Kansas, bonds	86,437 50	75,000 00
Province of Quebec currency bonds	15,468 75	15,000 00
United States of Mexico external gold loan of 1899	992,569 48	980,068 60
Brooklyn Wharf & Warehouse Co. bonds	613,975 00	450,000 00
Long Dock Co. bonds	391,607 50	443,360 00

	Cost value.	Market value.
Burl., Cedar Rapids & Northern Ry. Co. con. 1st and coll. trust bonds	$58,625 00	$56,875 00
Cleve., Cin., Chicago & St. Louis R. R., St. Louis Division bonds	541,297 68	591,000 00
Cleve., Cin., Chicago & St. Louis R. R., Sprinfield & Columbus Division bonds	111,688 75	112,800 00
Chesapeake & Ohio R. R., Richmond & Allegheny Division, bonds	506,476 33	510,000 00
Chesapeake & Ohio R. R. 1st mortgage consol. bonds	692,183 33	690,000 00
Chicago, Burlington & Quincy R. R. Missouri river bonds	124,233 05	117,700 00
Chic., St. Louis & N. Orleans R. R. bonds	776,562 50	911,250 00
Chic. & Western Ind. R. R. 1st mtg. bonds	218,556 25	207,900 00
Chic. & Western Ind. R. R. gen. mtg. bonds	929,870 67	923,450 00
Chic., Mil. & St. Paul R. R. terminal bds.	320,712 08	356,160 00
Chicago & Erie R. R. 1st mortgage bonds	543,946 39	565,000 00
Chic., Rock Island & Pacific R. R. general mortgage registered gold bonds	513,861 11	515,000 00
Central Union Depot & Ry. Co., Cincinnati, bonds	250,000 00	250,000 00
Cedar Rapids, Iowa Falls & N. W. Ry. Co. 1st mortgage gold bonds	56,000 00	51,000 00
Dayton & Michigan R. R. bonds	210,575 00	228,575 00
Detroit, Grand Rapids & Western R. R. 1st consolidated mortgage bonds	82,500 00	74,250 00
Detroit, Grand Rapids & Western R. R. 1st consolidated mortgage bonds	472 00	415 36
Easton & Amboy R. R. guaranteed by Lehigh Valley R. R. Co. bonds	423,500 00	419,650 00
Erie R. R. prior lien registered gold bonds	589,414 61	565,500 00
Elgin, Joliet & Eastern Ry. Co. 1st mortgage gold bonds	639,381 45	634,500 00
Eastern Ry. Co. of Minn., No. Division 1st mortgage gold bonds	542,343 75	540,000 00
Harlem River & Port Chester R. R. reg. bds. guaranteed by N. Y., N. H. & Hartford R. R. Co.	450,000 00	459,000 00
Illinois Cent. R. R. Springfield Division 1st mortgage registered gold bonds	495,500 00	470,000 00
Lehigh Valley R. R. gen. mtg. reg. annuity bonds	56,485 17	57,810 00
Lehigh Valley R. R. Terminal bonds, guaranteed by Lehigh Valley R. R. Co.	1,015,000 00	1,112,500 00
Lehigh Valley R. R. mortgage & coll. trust registered bonds	496,250 00	515,000 00
Manhattan Ry. Co. con. mortgage bonds	693,750 00	761,250 00
Michigan Central R. R. bonds	102,125 00	101,000 00
Mich. Cent. R. R., Detroit & Bay City Branch bonds	424,068 75	500,000 00
Minneapolis & St. Louis R. R. Co. 1st refunding mortgage gold bonds	331,875 00	330,000 00
N. Y. & Greenwood Lake Ry. Co. prior lien gold bds., guaranteed by Erie R. R. Co.	306,000 00	312,000 00
N. Y., L. Erie & Western R. R. Erie consol. bonds	198,574 42	208,475 00
New York, New Haven & Hartford R. R. debenture bonds	15,817 25	29,072 00
Northern Pacific R. R. prior lien bonds	959,510 91	1,096,500 00
Norfolk Terminal & Transportation Co. bds.	104,625 00	103,000 00
N. Y., Lackawanna & West. Ry. Co. (terminal improvement) guaranteed bonds	107,750 00	106,000 00
Phil. & Reading R. R. bonds, guaranteed by Phil. & Reading Terminal R. R. Co. bds.	1,025,000 00	1,210,000 00
Phil. & Reading R. R. imp. mtg. bonds	203,875 00	204,000 00
Port Reading R. R. 1st mtg. reg. bonds, guar. by Phil. & Reading R. R. Co.	253,300 00	244,400 00
St. Louis Cable & Western R. R. bds.	107,325 00	105,930 00
St. Paul & Northern Pacific R. R. bds.	374,002 50	416,670 00
St. Joseph Terminal R. R. bonds, guar. by St. Jo. & G. I. R. R. Co. and St. Jo. & Santa Fe Ry. Co.	350,000 00	350,000 00
Terminal Ry. Ass'n of St. Louis bds.	336,250 00	385,000 00
Union Pacific R. R. 1st mtg. land grant reg. bds	975,013 64	1,025,000 00
Utah Northern R. R. 1st mtg. bds.	303,750 00	295,000 00
Vermont Valley R. R. bds.	301,500 00	327,000 00
Wabash R. R. cons. bds.	153,739 23	157,920 00
West Jersey & Sea Shore R. R. 1st cons. bds.	102,000 00	108,000 00
Willmar & Sioux Falls Ry. Co. 1st mtg. guar. bds.	204,850 00	204,000 00

	Cost value.	Market value.	
First National Bank, Hartford, stock.....	$13,000 00	$14,690 00	
Ætna National Bank, Hartford, stock.....	2,500 00	4,250 00	
Phœnix National Bank, Hartford, stock....	40,710 25	35,280 00	
Charter Oak National Bank, Hartford, stk.	1,055 00	900 00	
City Bank, Hartford, stock.....	8,000 00	8,720 00	
State Bank, Hartford, stock.....	4,195 00	4,480 00	
Conn. Trust & Safe Deposit Co., Hartford, stock.	30,000 00	54,000 00	
N. Y., N. H. & Hartford R. R. stock.....	40,493 75	81,600 00	
Conn. & Passumpsic Rivers R. R. guar. stk.	200,000 00	200,000 00	
Massawippi Valley R. R. guar. stock.....	50,000 00	50,000 00	
Detroit, Grand Rapids & Western R. R. pfd. stock	83,500 00	53,440 00	
Detroit, Grand Rapids & Western R. R. pfd. stock scrip.	50 16	31 10	
Total (carried out at cost value).....	$22,881,457 49	$23,751,984 06	
			$22,881,457 49
Cash deposited in bank.....			856,217 83
Bills receivable			5,061 63
Total			$62,379,577 15
Deduct agents' credit balances.....			1,698 22
Total net or ledger assets, as per balance above....			$62,377,878 93

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$623,053 92	
Bonds and stocks.....	231,865 68	
Collateral loans	28 75	
Premium notes, loans or liens.....	128,829 03	
Rents due and accrued on company's property or lease....	16,805 02	
Total		1,000,582 40
Market value of bonds and stocks over cost.....		870,526 57

	New business.	Renewals.	
Gross premiums due and unreported on policies in force.....	$16,818 40	$72,331 41	
Gross deferred premiums on policies in force	37,323 28	298,543 59	
Totals.....	$54,141 68	$370,875 00	
Deduct cost of collection.....	14,293 40	23,179 69	
	$39,848 28	$347,695 31	
Total uncollected and deferred premiums.....		$387,543 59	
Deduct balance of loading.....		47,530 25	
Net amount of uncollected and deferred premiums.....			340,013 34
Aggregate ledger and other assets.....			$64,589,001 24

Item not Admitted.

Bills receivable	5,061 63
Total admitted Assets.....	$64,583,939 61

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$53,711,967 00	
Same for annuities.....	12,183 00	
Net reserve		$53,724,150 00

Death losses due and unpaid	$57,733 50	
Matured endowments due and unpaid	7,252 00	
Death losses in process of adjustment or adjusted and not due	117,585 00	
Death losses reported, no proofs received	130,650 00	
Death losses and other policy claims resisted by the Company	55,452 00	
Total policy claims		$368,672 50
Dividends of surplus or other description of profits due policyholders		888,967 56
Premiums paid in advance		35,868 96
Reserve on cancelled policies upon which a surrender value may be demanded		227,112 00
Special reserve for term policies and annuities		26,124 00
Additional reserve by Company's standard		2,104,703 00
Liabilities on policyholders' account		$57,375,598 02
Gross divisible surplus		7,208,341 59
Total Liabilities		$64,583,939 61

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	60,258	$143,613 742
Endowment policies	6,079	12,937,258
All other policies	525	1,527,850
New policies issued during the year.		
Whole life policies	3,364	8,619,315
Endowment policies	641	1,463,884
All other policies	313	896,010
Old policies revived during the year.		
Whole life policies	22	66,250
Old policies changed and increased.		
Whole life policies	.....	94,493
Endowment policies	3	6,066
All other policies	.....	4,000
Total number and amount	71,205	$169,228,868
Deduct policies decreased and ceased to be in force	3,556	8,796,382
Total policies in force at the end of the year	67,649	$160,432,486

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	60,629	$144,870,791
Endowment policies	6,344	13,615,535
All other policies	676	1,946,160
Total policies in force at the end of year	67,649	$160,432,486

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	1,765	$4,168,341
By maturity (endowments)	153	289,059
By surrender	653	1,352,731
By lapse	787	1,772,900
By change and decrease	3	739,151
Not taken	195	474,200
Totals	3,556	$8,796,382

	Number.	Amount.
Annuities in force December 31, 1899	7	$1,388 38

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	10,764	$35,280,291
Policies issued during 1899	714	2,378,833
Total	11,478	$37,659,124
Deduct policies ceased to be in force during 1899	544	1,437,510
Policies in force in New York December 31, 1899	10,934	$36,221,614

	Number.	Amount.
Losses and claims unpaid December 31, 1898	6	$16,145
Losses and claims incurred during 1899	342	914,436
Total	348	$930,581

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	337	$904,072

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash $1,109,253 30

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$904,622 19	
Restored by revival of policies	542 00	
Total		$905,164 19
Deductions during the year, as follows:		
Used in payment of losses and claims	$18,721 11	
Used in purchase of surrendered policies and voided by lapse	10,869 65	
Used in payment of dividends to policyholders	32,083 60	
Redeemed by maker in cash	13,544 60	
Total reduction of premium note account		75,218 96
Balance, note assets at end of the year		$829,945 23

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 21, 1862; commenced business December 27, 1862.]

STEPHEN H. RHODES, President. ROLAND O. LAMB, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$476,616 12	
Renewal premiums, without deductions for commissions or other expenses	6,438,349 90	
Dividends applied to pay running premiums	283,173 87	
Dividends applied to purchase paid-up additions and annuities	20,500 45	
Surrender values applied to purchase paid-up insurance and annuities	326 05	
Total	$7,218,966 39	
Deduct amount of premiums paid to other companies for reinsurance	9,676 83	
Total premium receipts		$7,209,289 56
Interest on:		
Mortgage loans		182,506 71
Bonds and dividends on stock		283,741 26
Premium notes, loans or liens		5,360 88
Other debts due the company		38,434 98
Discount on claims paid in advance		137 46
Rents from Company's property		122,291 65
Dividends on reinsurances		1,252 59
Premium notes, loans or liens restored by revival of policies		127 92
Total Receipts during the year		$7,843,143 01
Balance of net or ledger assets December 31, 1898		11,841,326 54
Total		$19,684,469 55

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$2,221,573 12	
Matured endowments and additions thereto	19,880 43	
Claims on installment policies and additions	5,000 00	
Total	$2,246,453 55	
Deduct amount received from other companies for claims on policies of this company reinsured	33,000 00	
Total net amount actually paid for losses and matured endowments		$2,213,453 55
Paid to annuitants		88 63
Premium notes voided by lapse		4,362 25
Dividends paid policyholders in cash		4,124 12
Dividends applied to pay running premiums		283,173 87
Dividends applied to purchase paid-up additions and annuities		20,500 45
Surrender values paid in cash		206,605 71
Surrender values applied to purchase paid-up insurance and annuities		326 05
(*Total paid policyholders*.....$2,732,634.63)		

Commissions and bonuses to agents (less commission on reinsurances), new policies, $293,197.23; renewals, $97,475.34; industrial, $1,411,457.35; total		$1,802,129 92
Salaries and allowances for agencies, including managers, agents and clerks		591,760 54
Medical examiners' fees and inspection of risks		198,042 73
Salaries and all other compensation of officers and other home office employes		161,729 83
Taxes on premiums, $40,194.05; on reserves, $15,843.96; total		56,038 01
Taxes on real estate		15,940 64
Insurance Department fees and agents' licenses, $8,116.52; municipal and State licenses, $1,078.18; total		9,194 70
Rent (including $37,229.13 Company's occupancy, less $227.50 received under sublease)		82,532 85
Commuting renewal commissions		225 00
Advertising, $41,232.32; printing and stationery, $23,380.95; postage, $13,157.69; total		77,770 96
Legal expenses, $18,687.37; furniture, etc., $8,260.77; total.		26,948 14
Repairs and expenses on real estate		48,163 72
Losses on sales of real estate, $4,418.13; on securities, $6,152.67; total		10,570 80
All other disbursements, viz.: Traveling, $2,235.51; premiums on agents' bonds, $4,813.03; revenue tax, $25,741.10; repairs, $664.28; incidentals, $23,070.76; trust funds charged off to close sundry ledger accounts, $19,769.93; total		76,294 61
(*Total miscellaneous expenses*.....$3,157,342.45)		
Total Disbursements during the year		**$5,889,977 08**
Balance		**$13,794,492 47**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,510,529 23
Loans on mortgage (first liens) on real estate	4,801,652 74

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Middlesex Banking Co. stock	$5,000 00	$3,500 00	$3,000 00
Illinois Steel Co., 5 per cent. non-con. debenture bonds	2,000 00	1,980 00	1,300 00
The New England Nat. Bank, Kan. City, Mo., stock	4,000 00	5,000 00	4,000 00
Nonotuck Silk Co. stock	7,000 00	8,400 00	7,000 00
U. S. 4 per cent. con. bonds	50,000 00	57,000 00	50,000 00
Co. of Yankton, S. Dak., 4 per cent bonds	1,000 00	980 00	
City of Boston, Mass., 5 per cent. bonds	10,000 00	10,950 00	
City of Chicago, Ill., 4 per cent. bonds	1,000 00	1,072 50	
City of Medford, Mass., 4 per cent. bonds	10,000 00	11,100 00	
City of Norfolk, Va., 4 per cent. bonds	5,000 00	5,000 00	
City of Montreal, Canada, 3½ per cent. bonds	21,000 00	21,210 00	
City of Dayton, Ohio, 5 per cent. bonds	1,000 00	1,122 50	
City of New Britain, Conn., 4 per cent. bonds	1,000 00	1,065 00	
City of Waukegan, Ill., 4 per cent. bonds	1,000 00	990 00	

	Par value.	Market value.	Amount loaned.	
City of Lincoln, Nebraska, 6 per cent. bonds	$2,000 00	$2,060 00		
City of Sault Ste. Marie, Mich., 5 per cent. bonds	2,000 00	2,055 00		
Town of No. Andover, Mass., 4 per cent. bonds	1,000 00	1,120 00	$100,000 00	
Town of Mount Morris, Ill., 5 per cent. bonds	1,000 00	1,020 00		
Town of Champaign, Ill., 5 per cent. bonds	2,000 00	2,110 00		
Borough of Wallingford, Conn., 4 per cent. bonds	1,000 00	1,100 00		
School Dist. No. 2, Geneseo, Ill., 5 per cent. bonds	2,000 00	2,045 00		
The Erie Tel. & Tel. Co. 5 per cent. bonds	9,000 00	9,450 00		
Central Union Telephone Co. 5 per cent. bonds	13,000 00	13,390 00		
Boston Electric Light Co. 5 per cent. bonds	1,000 00	1,100 00		
Woburn Light, Heat & Power Co. 6 per cent. bonds	5,000 00	5,750 00		
Missouri Edison Elec. Co. 5 per cent. bonds	6,000 00	6,120 00		
Baltimore & Ohio R. R. Co. 4 per cent. bonds	3,000 00	2,925 00		
Worcester & Webster St. Ry. Co. 5 per cent. bonds	10,000 00	10,400 00		
Chicago, Rock Is. & Pac. Ry. Co. gen. mtg. 4 p. cent. bds.	55,000 00	57,200 00	50,000 00	
Total amounts	$232,000 00	$247,215 00	$215,300 00	$215,300 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				485,493 00
Premium notes on policies in force				108,542 49

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Commonwealth of Massachusetts bonds.	$93,270 00	$106,000 00
Marion county, Ind., bonds	15,206 25	15,000 00
Marion county, Ind., bonds	27,531 25	27,250 00
Columbia county, Wash., bonds	11,800 00	10,500 00
Lincoln county, Neb., bonds	4,195 00	4,160 00
Finney county, Kan., bonds	5,362 50	5,375 00
Finney county, Kan., bonds	5,462 50	5,400 00
Thurston county, Wash., bonds	10,700 00	10,000 00
Meagher county, Mont., bonds	10,600 00	10,425 00
Shoshone county, Idaho, bonds	14,392 35	13,500 00
Missoula county, Mont., bonds	10,762 50	11,100 00
Kootenai county, Idaho, bonds	8,220 00	8,180 00
Kootenai county, Idaho, bonds	7,192 50	7,227 50
Cascade county, Mont., bonds	10,600 00	11,000 00
La Plata county, Colo., bonds	5,400 00	5,250 00
Pitkin county, Colo., bonds	5,400 00	5,000 00
Rio Grande county, Colo., bonds	7,315 00	7,280 00
St. Louis county, Minn., bonds	10,000 00	11,000 00
Union county, Iowa, bonds	6,000 00	6,000 00
Ramsey county, Minn., bonds	10,325 00	11,300 00
Wells county, Ind., bonds	10,800 00	10,850 00
Wells county, Ind., bonds	8,410 00	8,000 00
Hennepin county, Minn., bonds	31,800 00	34,800 00
Otter Tail county, Minn., bonds	10,450 00	10,400 00
Pierce county, Wash., bonds	10,600 00	10,450 00
Hudson county, N. J., bonds	10,300 00	10,550 00
Hudson county, N. J., bonds	10,300 00	10,575 00
Lucas county, Ohio, bonds	10,500 00	10,000 00
Lucas county, Ohio, bonds	10,612 50	10,200 00
Marion county, Ohio, bonds	12,669 60	12,420 00
Clark county, Ind., bonds	10,650 00	10,450 00
Clark county, Ind., bonds	10,862 50	10,700 00
Rock Island county, Ill., bonds	10,575 00	10,200 00
Rock Island county, Ill., bonds	10,500 00	10,100 00
Ripley county, Ind., bonds	10,562 50	10,275 00
Wayne county, Mich., bonds	20,000 00	20,300 00
Lawrence county, Ind., bonds	10,775 00	10,600 00
Middlesex county, Mass., bonds	51,531 00	51,187 50
Macoupin county, Ill., bonds	24,520 00	24,360 00

	Book value.	Market value.
St. Paul, Minn., bonds	$10,375 00	$11,850 00
South St. Paul, Minn., bonds	16,537 50	11,250 00
Yankton, Dak., bonds	8,496 25	8,840 00
Sioux Falls, Dak., bonds	8,950 00	8,560 00
Sioux Falls, Dak., bonds	5,575 00	5,350 00
St. Cloud, Minn., bonds	10,650 00	11,375 00
Beloit, Kan., bonds	6,337 50	6,270 00
Nebraska City, Neb., bonds	10,550 00	10,900 00
Evansville, Ind., bonds	5,000 00	5,325 00
Chattanooga, Tenn., bonds	10,900 00	11,425 00
Fargo, North Dakota, bonds	10,800 00	11,100 00
Fargo, North Dakota, bonds	5,487 50	5,150 00
Columbus, Ohio, bonds	10,375 00	10,950 00
Columbus, Ohio, bonds	10,175 00	10,250 00
Huron, South Dakota, bonds	10,000 00	5,000 00
Middlesborough, Ky., bonds	12,270 00	6,000 00
Salt Lake City, Utah, bonds	9,600 00	10,050 00
East Portland, Ore., bonds	10,925 00	12,700 00
Port Townsend, Wash., bonds	10,000 00	10,000 00
Ellensburgh, Wash., bonds	10,000 00	11,050 00
Wichita, Kan., bonds	821 70	830 00
Wichita, Kan., bonds	331 25	334 60
Astoria, Ore., bonds	10,600 00	11,050 00
Walla Walla, Wash., bonds	5,350 00	5,525 00
Olympia, Wash., bonds	10,637 50	10,000 00
South Omaha, Neb., bonds	9,443 25	9,090 00
Omaha, Neb., bonds	5,287 50	5,425 00
Omaha, Neb., bonds	5,387 50	5,360 00
Logan City, Utah, bonds	4,875 00	5,000 00
New Whatcom, Wash., bonds	10,650 00	10,000 00
Beatrice, Neb., bonds	10,000 00	7,500 00
La Grande, Ore., bonds	5,190 50	5,150 00
Snohomish, Wash., bonds	5,175 00	5,450 00
Colfax, Wash., bonds	10,575 00	10,900 00
Fairhaven, Wash., bonds	10,594 00	10,000 00
Port Angeles, Wash., bonds	10,000 00	10,000 00
Great Falls, Mont., bonds	10,675 00	10,300 00
Boston, Mass., bonds	20,200 00	21,875 00
Boston Mass., bonds	10,200 00	10,937 50
Boston, Mass., bonds	10,125 00	10,875 00
Boston, Mass., bonds	19,500 00	21,157 50
Cleveland, Ohio, bonds	10,500 00	10,550 00
Somerville, Mass., bonds	25,375 00	25,000 00
Lynn, Mass., bonds	20,000 00	22,200 00
Lynn, Mass., bonds	2,000 00	2,177 50
Lynn, Mass., bonds	25,000 00	27,093 75
Lynn, Mass., bonds	4,000 00	4,100 00
Haverhill, Mass., bonds	15,337 50	16,800 00
Toledo, Ohio, bonds	21,300 00	23,200 00
Marietta, Ohio, bonds	16,042 50	16,875 00
Marietta, Ohio, bonds	4,170 00	4,110 00
Seattle, Wash., bonds	10,000 00	10,250 00
Pawtucket, R. I., bonds	10,000 00	10,750 00
Tacoma, Wash., bonds	10,100 00	10,000 00
Jersey City, N. J., bonds	26,812 50	30,125 00
South Bend., Ind., bonds	23,406 00	23,400 00
Fond du Lac, Wis., bonds	10,800 00	11,050 00
Fond du Lac., Wis., bonds	10,475 00	10,400 00
Sandusky, Ohio, bonds	19,275 00	18,630 00
Sandusky, Ohio, bonds	3,206 25	3,135 00
Sandusky, Ohio, bonds	3,191 25	3,105 00
Sandusky, Ohio, bonds	6,262 50	6,000 00
Owosso, Mich., bonds	10,750 00	11,125 00
Boise City, Idaho, bonds	10,350 00	10,350 00
Paterson, N. J., bonds	11,412 50	12,400 00
Woonsocket, R. I., bonds	20,000 00	21,600 00
Medford, Mass., bonds	10,000 00	10,450 00
Medford, Mass., bonds	10,000 00	10,375 00
Long Island City, N. Y., bonds	20,400 00	21,000 00
Town of Spencer, Ind., bonds	1,023 00	1,000 00
Elmwood township, Ill., bonds	4,975 00	5,100 00
Town of South Bend, Wash., bonds	5,000 00	5,000 00
Town of East Providence, R. I. bonds	10,000 00	10,800 00
Village of St. Albans, Vt., bonds	10,000 00	10,475 00
Columbus, Ohio, bonds	25,000 00	26,062 50
Port Huron, Mich., bonds	8,321 69	8,000 00
Mattoon, Ill., bonds	8,160 00	8,320 00
Steubenville, Ohio, bonds	15,000 00	15,150 00
Omaha, Neb., bonds	21,325 00	20,750 00
Columbus, Ohio, bonds	10,482 00	10,050 00
Atlantic City, N. J., bonds	28,062 50	29,375 00

	Book value.	Market value.
Pontiac, Mich., bonds	$10,950 00	$11,150 00
Lincoln, Neb., bonds	10,100 00	10,000 00
Duluth, Minn., bonds	30,037 50	31,200 00
Columbus, Ohio, bonds	10,000 00	10,150 00
Perth Amboy, N. J., bonds	12,390 00	12,720 00
Richmond, Ind., bonds	31,200 00	30,600 00
Perth Amboy, N. J., bonds	21,993 75	22,450 00
Sandusky, Ohio, bonds	5,206 25	5,175 00
Pawtucket, R. I., bonds	15,900 00	16,537 50
Jersey City, N. J., bonds	13,770 00	14,340 00
Lawrence, Mass., bonds	109,000 00	112,500 00
Boston, Mass., bonds	51,750 00	51,375 00
Boston, Mass., bonds	25,432 50	25,000 00
Quincy, Ill., bonds	26,343 75	27,000 00
Rock Island, Ill., bonds	25,557 40	26,280 00
Newton, Mass., bonds	43,200 00	44,200 00
Lynn, Mass., bonds	21,350 00	21,875 00
Boston, Mass., bonds	30,462 00	30,000 00
Fort Madison, Iowa, bonds	10,200 00	10,100 00
Cambridge, Mass., bonds	26,812 50	26,500 00
Woonsocket, R. I., bonds	10,643 50	10,600 00
East Providence, R. I., fire dist. bonds	33,225 00	33,300 00
Decatur, Ill., bonds	15,787 50	15,525 00
Jersey City, N. J., bonds	28,925 00	28,340 00
Cambridge, Mass., bonds	110,250 00	108,750 00
San Diego, Cal., bonds	26,989 10	26,750 00
Worcester, Mass., bonds	29,500 00	29,187 50
Emporia, Kans., board of education bds.	14,700 00	14,525 00
Arkansas City, Kans., board of education bonds	3,112 50	3,000 00
Seattle, Wash., school district No. 1 bds.	10,287 50	10,525 00
Albina, Multnomah county, Ore., school district No. 31 bonds	10,675 00	11,425 00
Helena, Mont., school district No. 1 bds.	10,400 00	10,100 00
Ouray county, Col., school district No. 1 bonds	3,850 00	3,500 00
Bozeman, Gallatin county, Mont., school district No. 7	4,758 75	4,691 25
Duluth, Minn., independent school district bonds	10,000 00	10,000 00
Cleveland, Ohio, board of education bds.	10,050 00	10,200 00
Springfield, Mo., school district bonds..	15,450 00	15,262 50
Springfield City, Ohio, board of education bonds	10,425 00	10,150 00
Kansas City, Kans., board of education bonds	10,850 00	10,550 00
Kansas City, Kans., board of education bonds	7,385 00	7,385 00
Lansing, Mich., school district bonds..	26,375 00	25,750 00
Canton, Ohio, board of education bonds.	11,100 00	11,025 00
Canton, Ohio, board of education bonds.	11,050 00	11,000 00
Arapahoe county, Col., school district No. 7 bonds	15,937 50	15,787 50
Minneapolis Gas Light Co., Minn., bds.	10,500 00	10,300 00
St. Paul Gas Light Co., Minn., bonds.	15,050 00	17,250 00
Kansas City Electric Light Co. bonds.	5,985 00	6,300 00
United Elec. Securities Co. (5th series) bonds	5,580 00	6,120 00
United Elec. Securities Co. (7th series) bonds	15,300 00	17,340 00
United Elec. Securities Co. (8th series) bonds	2,700 00	3,060 00
Sanitary dist. of Chicago, Ill., bonds....	21,125 00	22,200 00
New England Telephone & Telegraph Co. (6th series) bonds	26,462 50	27,125 00
New England Telephone & Telegraph Co. (7th series) bonds	10,550 00	10,900 00
Minneapolis Gas Light Co. bonds	15,225 00	15,900 00
Boston Electric Light Co. bonds	10,750 00	11,000 00
The Erie Telegraph & Telephone Co. bonds	50,000 00	52,500 00
Cumberland Tel. & Tel. Co. bonds	10,175 00	10,500 00
Somerville Electric Light Co. bonds....	2,543 75	2,600 00
Cocheco Manufacturing Co. loan	25,000 00	25,000 00
Central Union Telephone Co. bonds	54,825 00	55,000 00
The Amer. Bell Telephone Co. bonds....	25,718 75	25,000 00
Land & River Co. bonds	5,500 00	4,400 00
Ginn & Co. loan	25,000 00	25,000 00
The Saratoga Gas, Electric Light and Power Co. bonds	5,000 00	5,250 00
Indian Head Mills of Alabama loan	50,000 00	50,000 00

	Book value.	Market value.
The William A. Slater Mills Corporation loan	$25,000 00	$25,000 00
American Woolen Co. loan	50,000 00	50,000 00
American Woolen Co. loan	50,000 00	50,000 00
Indian Head Mills of Alabama loan	25,000 00	25,000 00
Arnold Print Works loan	50,000 00	50,000 00
Arnold Print Works loan	50,000 00	50,000 00
N. Y. & N. Eng. R. R. Co. bonds	54,612 50	55,500 00
Chic., Mil. & St. Paul Ry. Co. (Dubuque div.) bonds	10,612 50	12,775 00
Clev., Col., Cin. & Inds. R. R. Co. bds.	9,750 00	12,900 00
Chic. & East. Ill. R. R. Co. bonds	22,300 00	26,900 00
Little Rock & Ft. Smith Ry. Co. bonds.	6,800 00	10,425 00
St. Louis Cable & West. Ry. Co.	11,742 50	12,100 00
The Marietta Mineral Ry. Co. bonds	9,500 00	1,500 00
The Canton St. Ry. & The Lakeside St. R. R. Co. bonds	10,475 00	10,000 00
Des Moines St. R. R. Co bonds	10,675 00	10,675 00
Tarkio Valley R. R. Co. bonds	6,645 00	6,150 00
St. Louis & Suburban Ry. Co. bonds	8,550 00	9,180 00
Cin., Day. & Ironton R. R. Co. bonds	30,475 00	33,600 00
Kansas City & Memphis Ry. & Bridge Co. bonds	19,362 50	20,400 00
The Northern Pacific Terminal Co. of Oregon bonds	10,700 00	11,500 00
Chic., Burl. & Quincy R. R. Co. bonds	22,300 00	25,000 00
Chic., Burl. & Quincy R. R. Co. bonds	23,000 00	22,000 00
Chic. & West Mich. Ry. Co. bonds	9,850 00	9,800 00
Chic. & West Mich. Ry. Co. (coupon scrip)	850 00	824 50
Kansas City Elev. Ry. Co. bonds	10,500 00	10,600 00
Kansas City, Ft. Scott & Memphis R. R. Co. bonds	43,952 50	52,250 00
Superior Rapid Transit Ry. Co., Wis. (series A), bonds	10,200 00	9,000 00
Keithsburg Bridge Co., Keithsburg, Ill., bonds	10,000 00	10,000 00
St. Paul City Ry. Co. bonds	9,250 00	10,900 00
Mexican Northern Ry. Co. bonds	25,450 00	26,000 00
The Rio Grande West. Ry. Co. bonds	42,314 45	47,500 00
The Colorado Springs Rapid Transit Ry. Co. bonds	10,100 00	10,000 00
Centralia & Chester R. R. bonds	23,000 00	7,500 00
Fitchburg R. R. Co. bonds	10,567 50	11,385 00
Fitchburg R. R. Co. bonds	40,868 75	41,145 00
Boston & Lowell R. R. Co. bonds	7,000 00	7,910 00
Boston & Lowell R. R. Co. bonds	18,000 00	19,260 00
Boston & Maine R. R. Co. bonds	20,500 00	25,200 00
Boston & Maine R. R. Co. bonds	25,000 00	28,250 00
Eastern Ry. Co. of Minnesota bonds	10,055 00	10,900 00
Concord & Claremont R. R. Co. bonds.	15,262 50	16,350 00
Carthage, Watertown & Sackett's Harbor R. R. Co. bonds	11,500 00	11,900 00
Cambridge R. R. Co. bonds	12,520 00	12,480 00
St. Johnsbury & Lake Champlain R. R. Co. bonds	22,950 00	26,000 00
Maine Central R. R. Co. (class C) bonds	25,000 00	26,250 00
Kansas City, Memphis & Birmingham R. R. Co. gen. mtg. bonds	2,250 00	4,185 00
Kansas City, Memphis & Birmingham R. R. Co. income bonds	780 25	4,230 00
Portland & Ogdensburg Ry. Co. bonds	5,325 00	5,500 00
Connecticut River R. R. Co. scrip	35,000 00	35,000 00
Boston Consolidated St. Ry. Co. bonds.	15,725 00	16,200 00
West End St. Ry. Co., Boston, bonds	10,275 00	11,050 00
West End St. Ry. Co., Boston, bonds	10,437 50	10,300 00
Old Colony Steamboat Co. bonds	8,560 00	8,400 00
Metropolitan St. Ry. Co. of Kansas City, Mo., bonds	9,700 00	10,200 00
Mo., Kans. & East. Ry. Co. bonds	9,545 00	10,200 00
Hereford Ry. Co., Province of Quebec, bonds	15,000 00	15,000 00
Grand Ave. Ry. Co., Kansas City, Mo., bonds	20,500 00	21,420 00
Terminal R. R. Assn. of St. Louis 1st cons. mtg. bonds	20,600 00	22,400 00
Atchison, Topeka & Santa Fe Ry. Co. gen. mtg. bonds	56,015 63	73,125 00
Atchison, Topeka & Santa Fe Ry. Co. adjustment bonds	11,962 50	22,120 00
Terminal R. R. Assn. of St. Louis 1st mtg. bonds	21,400 00	22,200 00

	Book value.	Market value.
West End St. Ry. Co. Boston, bonds..	$29,775 00	$31,800 00
Portland Ry. Co., Portland, Ore., bonds	18,750 00	18,750 00
Merrimack Valley St. Ry Co. bonds.....	10,250 00	10,500 00
The Oregon R. R. & Nav. Co. bonds....	45,066 63	50,250 00
Cons. St. Ry. Co., Grand Rapids, Mich., bonds	1,800 00	1,800 00
Mo., Kan. & Texas Ry. Co. bonds.....	21,018 75	22,500 00
Northern Pacific Ry. Co. bonds.....	5,000 00	6,400 00
Willmar & Sioux Falls Ry. Co. bonds...	21,200 00	22,800 00
Detroit, Grand Rapids & Western R. R. Co. bonds	19,216 25	23,250 00
West End St. Ry. Co., Boston, bonds...	50,275 00	53,000 00
The Chicago Junc. Rys. & Union Stock Yards Co. bonds.....	54,831 25	57,000 00
The St. Joseph & Grand Island Ry. Co. bonds	3,250 00	4,100 00
Chic., Burl. & Quincy R. R. Co. (Iowa div.) bonds	27,587 50	27,500 00
Oregon Short Line R. R. Co. cons. 1st mtg. bonds	91,635 42	99,900 00
Oregon Short Line R. R. Co. (income A) bonds	1,625 00	10,000 00
United Traction & Elec. Co., Providence, R. I., bonds.....	53,062 50	56,625 00
Louisville & Nahville R. R. Co. 1st mtg. bonds	27,021 50	27,312 50
Commonwealth Ave. St. Ry. Co. bonds..	10,600 00	10,800 00
The Concord & Montreal R. R. Co. bds.	15,637 50	16,200 00
Chic., Inds. & Louis. Ry. Co. bonds.....	4,000 00	4,875 00
Central R. R. Co. of New Jersey bonds.	113,343 75	117,000 00
Chic., Burl. & Quincy R. R. Co. (Denver ext.) bonds.....	47,793 75	48,000 00
Chic., Burl. & Quincy R. R. Co. (Iowa div.) bonds	24,981 25	25,750 00
Brockton, Bridgewater & Taunton St. Ry. Co. bonds	21,200 00	21,200 00
Fichburg R. R. Co. bonds.....	32,100 00	33,300 00
The Utah & Northern Ry. Co. bonds....	30,375 00	29,750 00
Chic., Burl. & Quincy R. R. Co. (Neb. ext.) bonds	24,627 59	27,000 00
Seaboard & Roanoke R. R. Co. bonds...	10,300 00	10,650 00
Union Pacific R. R. Co. bonds.....	192,756 95	204,000 00
Chic., Burl. & Quincy R. R. Co. deb. bonds	108,925 00	107,000 00
The Burl., Cedar Rapids & No. Ry. Co. bonds	26,625 00	26,500 00
Chic., R. I. & Pac. Ry. Co. bonds.....	20,660 00	20,800 00
The Toledo Traction Co. bonds.....	10,100 00	10,000 00
Rutland R. R. Co. bonds.....	108,875 00	110,000 00
Lynn & Boston R. R. Co. bonds.....	42,075 00	44,000 00
Chic., Mil. & St. Paul Ry. Co. (Chic. & Pac. W. div.) bonds.....	35,025 00	35,000 00
N. Y. Central & Hudson River R. R. Co. (Lake Shore coll.) bonds.....	47,876 39	47,250 00
N. Y. Central & Hudson River R. R. Co. (Mich. Cent. coll.) bonds.....	46,988 89	47,000 00
The Pitts., Cin., Chic. & St. Louis Ry. Co. (series A) bonds.....	22,575 00	22,600 00
The Pitts., Cin., Chic. & St. Louis Ry. Co. (series C) bonds.....	5,640 00	5,650 00
Chic. Terminal Transfer R. R. Co. bds.	46,500 00	46,000 00
Central of Ga. Ry. Co. (Macon & No. div.) bonds	47,375 00	47,000 00
The Atchison & Eastern Bridge Co. bds.	9,750 00	9,750 00
Carolina Central R. R. Co. bonds.....	9,575 00	10,200 00
The Rockford Ry. Light & Power Co. bonds	2,500 00	2,500 00
Brockton & East Bridgewater St. Ry. Co. bonds	20,800 00	20,800 00
Mystic Valley St. Ry. Co. bonds.....	10,500 00	10,700 00
Louis. & Nash. R. R. Co. coll. trust bonds	98,500 00	95,500 00
Cleve., Cin., Chic. & St. Louis Ry. Co. bonds	9,800 00	9,600 00
American Mail Steamship Co. bonds....	23,625 00	23,625 00
St. Louis & San Francisco Ry. Co. bds.	26,972 23	26,593 75
Louis. & Jeffersonville Bridge Co. bonds	48,173 89	47,500 00
Cicero & Proviso St. Ry. Co. bonds.....	25,750 00	26,250 00
Kennebec Steamboat Co. bonds.....	10,265 00	10,250 00
Chic., Burl. & Quincy R. R. Co. (Illinois div.) bonds	10,500 00	14,000 00

	Book value.	Market value.	
The Metropolitan West Side Elev. Ry. Co. bonds	$11,640 00	$11,250 00	
The Cin., Sandusky & Cleve. R. R. Co. bonds	14,040 00	13,740 00	
Balt. & Ohio R. R. Co. bonds	74,218 75	73,125 00	
St. Louis & San Francisco Ry. Co. bds.	62,250 00	60,000 00	
Rutland-Canadian R. R. Co. bonds	49,750 00	50,000 00	
The Chesapeake & Ohio Ry. Co. bonds	59,062 50	57,000 00	
St. Louis, Iron Mountain & South. Ry. Co. bonds	55,625 00	54,250 00	
Central Vermont Ry. Co. bonds	4,180 00	6,840 00	
The Central Branch Ry. Co. bonds	18,786 25	20,500 00	
The Louisville, New Albany & Chic. Ry. Co. bonds	14,633 41	14,625 00	
Tremont Nat. Bank, Boston, Mass., stk.	2,500 00	1,875 00	
Boston Nat. Bank, Seattle, Wash., stk.	6,000 00	4,500 00	
Amer. Loan & Trust Co., Boston, Mass., stock	2,550 00	3,375 00	
Colorado Mining Exchange Building, Denver, Colorado, stock	10,000 00	10,000 00	
Saratoga Gas, Elec. Light & Power Co. pref. stock	4,800 00	5,400 00	
Chic., Burl. & Quincy R. R. Co. stock	84,938 37	107,970 00	
Boston & Maine R. R. Co. common stk.	8,236 12	15,150 00	
Atch., Top. & Santa Fe Ry. Co. pref. stock	8,261 31	20,150 00	
Ore. R. R. & Nav. Co. pref. stock	1,050 00	4,900 00	
North. Pac. Ry. Co. preferred stock	2,416 25	5,550 00	
The St. Joseph & Grand Island Ry. Co. 1st preferred stock	2,800 00	3,500 00	
Chic., Indianapolis & Louisville Ry. Co. preferred stock	6,360 00	9,540 00	
Chic. & Northwest. Ry. Co. preferred stock	16,500 00	19,500 00	
The Atchison & Eastern Bridge Co. stk.	4,250 00	4,250 00	
The Metropolitan West Side Elev. Ry. Co. preferred stock	5,300 00	8,374 00	
Total (carried out at book value)	$6,429,108 53	$6,650,354 35	$6,429,108 53
Cash in Company's office, $3,836.76; deposited in banks, $236,045.34; total			239,882 10
Printing plant, $2,500; loans on personal security, $5,953.80; total			8,453 80
Agents' debit balances			745 49
Total			$13,799,707 38
Deduct agents' credit balances			5,214 91
Total net or ledger assets, as per balance above			**$13,794,492 47**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$60,206 89	
Bonds and stocks	98,433 50	
Collateral loans	302 63	
Premium notes, loans or liens	10,506 08	
Other assets	7,146 70	
Rents due and accrued on Company's property or lease	6,678 64	
Total		183,274 44
Market value of bonds and stocks over cost		221,245 82

	New business.	Renewals.
Gross premiums due and unreported on policies in force	$52,430 11	$86,717 32
Gross deferred premiums on policies in force	45,827 49	172,616 45
Total	$98,257 60	$259,333 77
Deduct cost of collection	60,723 19	19,190 69
	$37,534 41	$240,143 08

Net amount of uncollected and deferred premiums	$277,677 49
Trust funds deposited in U. S. Trust Co., Boston	15,939 11
Aggregate ledger and other assets	$14,492,629 33

Items not Admitted.

Agents' debit balances	$745 49	
Loans on personal securities, indorsed or not	5,953 80	
Printing plant	2,500 00	
Total		9,199 29
Total admitted Assets		$14,483,430 04

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$12,336,156 00	
Same for dividend additions	87,386 00	
Total	$12,423,542 00	
Deduct net value of risks of this Company reinsured in other solvent companies	24,271 00	
Net reserve		$12,399,271 00
Present value of amounts not yet due on matured installment policies (face, $65,000)		48,216 00
Matured endowments due and unpaid	$560 00	
Death losses in process of adjustment or adjusted and not due	4,000 00	
Death losses reported, no proofs received	11,000 00	
Death losses and other policy claims resisted by the company	15,000 00	
Total policy claims		30,560 00
Trust funds held by the company		15,939 11
Dividends of surplus or other description of profits due policyholders		22,517 03
Premiums paid in advance		11,645 85
Due on account of salaries, rents and office expenses		105,555 63
Reserve on cancelled policies upon which a surrender value may be demanded		86,813 01
Interest paid in advance		4,792 26
Special reserve for accumulating dividends and possible depreciation		200,000 00
Liabilities on policyholders' account		$12,925,309 89
Gross divisible surplus		1,558,120 15
Total Liabilities		$14,483,430 04

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	13,691	$27,557,751
Endowment policies	6,424	12,557,143
All other policies	640	1,955,200
Return premiums and reversionary additions	.....	145,050

New policies issued during the year.

	Number.	Amount.
Whole life policies	6,888	$13,586,720
Endowment policies	857	1,517,720
All other policies	429	1,539,500

Old policies revived during the year.

Whole life policies	22	38,000
Endowment policies	8	12,500
All other policies	2	2,000

Old policies increased in amount.

Whole life policies	.....	14,040
Endowment policies	.....	4,547

Additions by dividends during the year.

Return premiums and reversionary additions	.....	44,316
Total number and amount	28,961	$58,974,487
Deduct policies decreased and ceased to be in force	3,546	8,010,893
Total policies in force at the end of the year	25,415	$50,963,594

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	17,929	$35,401,445
Endowment policies	6,720	12,947,376
All other policies	766	2,444,300
Return premiums and reversionary additions	.....	170,473
Total policies in force at the end of year	25,415	$50,963,594

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	204	$510,511
By maturity (endowments)	20	18,840
By expiry (term)	8	13,500
By surrender	557	1,147,623
By lapse	1,534	3,102,050
By change and decrease	.....	370,869
Not taken	1,223	2,847,500
Totals	3,546	$8,010,893

	Number.	Amount.
Industrial policies in force December 31, 1899	1,069,197	$141,609,904

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	419,656	$59,764,837
Policies issued during 1899	131,775	20,580,501
Total	551,431	$80,345,338
Deduct policies ceased to be in force during 1899	86,991	13,022,912
Policies in force in New York December 31, 1899	464,440	$67,322,426

	Number.	Amount.
Losses and claims unpaid December 31, 1898	1	$1,000 00
Losses and claims incurred during 1899	6,602	772,657 34
Total	6,603	$773,657 34

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	6,602	$772,657 34

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $237,743.19; notes or credits, $2,973.45; total $240,716 64

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$101,431 48	
Received during the year on old policies	35,473 99	
Restored by revival of policies	127 92	
Total		$137,033 39
Deduction during the year, as follows:		
Used in payment of losses and claims	$4,068 24	
Used in purchase of surrendered policies	4,061 31	
Voided by lapse	4,362 25	
Used in payment of dividends to policyholders	9,955 67	
Redeemed by maker in cash	6,043 43	
Total reduction of premium note account		28,490 90
Balance, note assets at end of the year		$108,542 49

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated May 15, 1851; commenced business August 1, 1851.]

JOHN A. HALL, President. HENRY M. PHILLIPS, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$629,509 16	
Renewal premiums, without deductions for commissions or other expenses	3,242,088 18	
Dividends applied to pay running premiums	471,978 98	
Dividends applied to purchase paid-up additions	58,994 26	
Surrender values applied to purchase paid-up insurance	3,383 45	
Total	$4,405,954 03	
Deduct amount of premiums paid to other companies for reinsurance	77,305 58	
Total premium receipts		$4,328,648 45
Interest on:		
Mortgage loans		420,907 40
Bonds and dividends on stock		355,757 93
Premium notes, loans or liens, including collateral loans		172,672 39
Other debts due the company		7,828 69
Discount on claims paid in advance		561 27
Rents from Company's property		23,461 86
Dividends and surrender values on reinsurances		12,088 65
Premium notes, loans or liens restored by revival of policies		8,384 31
Total Receipts during the year		**$5,330,310 95**
Balance of net or ledger assets December 31, 1898		**20,509,580 88**
Total		**$25,839,891 83**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,491,059 92	
Matured endowments and additions thereto	188,139 00	
Claims on installment policies and additions	15,577 50	
Total	$1,694,776 42	
Deduct amount received from other companies for claims on policies of this company reinsured	48,000 00	
Total net amount actually paid for losses and matured endowments		$1,646,776 42
Dividends used in payment of premium notes		64,091 53
Premium notes voided by lapse, and used to purchase surrendered policies		51,520 46
Dividends paid policyholders in cash		22,609 31
Dividends applied to pay running premiums, including interest on loan notes		473,771 66
Dividends applied to purchase paid-up additions		58,994 26
Surrender values paid in cash		304,402 77
Surrender values applied to purchase paid-up insurance		4,637 58
(*Total paid policyholders* $2,626,803.99)		

Commissions to agents (less commission on reinsurances), new policies, $300,627.78; renewals, $235,240.41; total....	$535,868 19
Salaries, allowances and traveling expenses for agencies, including managers, agents and clerks.....	79,028 57
Medical examiners' fees	38,470 00
Salaries and all other compensation of officers and other home office employes.....	124,764 55
Taxes on premiums, $37,087.75; on reserves, $25,929.87; total	63,017 62
Taxes on real estate	6,583 52
Insurance Department fees and agents' licenses, $10,086.27; municipal and State licenses, $1,209.40; total.....	11,295 67
Rent (including $6,000 Company's occupancy, less $348 received under sublease)	29,587 36
Advertising, $15,268.13; printing and stationery, $24,314.19; postage and war tax, $27,926.59; total	67,508 91
Legal expenses, $9,673.19; furniture, etc., $7,563.93; total..	17,237 12
Repairs and expenses on real estate.....	8,200 04
Profit and loss, including $15,227.97 premiums on securities purchased	50,448 22
All other disbursements	21,301 69
(*Total miscellaneous expenses*.....$517,443.27)	
Total Disbursements during the year.....	**$3,680,115 45**
Balance.....	**$22,159,776 38**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value....	$508,692 00
Loans on mortgage (first liens) on real estate.....	9,281,066 23

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Wason Mfg. Co. of Springfield, Mass., stock.....	$12,500 00	$12,500 00	$9,000 00	
Agawam Nat. Bank of Springfield, Mass., stock.....	8,000 00	4,000 00		
Total amounts	$20,500 00	$16,500 00	$9,000 00	9,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				2,086,027 07
Premium notes on policies in force.....				720,109 43

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States Government bonds.....	$100,000 00	$134,000 00
Atchison, Topeka & Santa Fe gen. mtg. bds.	276,266 25	295,500 00
Baltimore & Ohio, prior lien bonds.....	233,543 75	233,750 00
Baltimore & Ohio 1st mtg. bonds.....	248,575 00	245,000 00
Boston & Lowell bonds.....	40,000 00	42,800 00
Boston & Lowell bonds.....	160,000 00	174,000 00
Boston & Maine bonds.....	50,000 00	58,000 00
Boston & Maine bonds.....	80,000 00	82,400 00
Buffalo, Rochester & Pittsburg bonds.....	14,220 00	15,180 00
Cedar Rapids, Iowa Falls & Northwest bds.	50,000 00	52,500 00
Central of Ga., Macon & Northern bds..	45,997 77	46,250 00
Central of Georgia 1st mtg. bonds.....	112,000 00	116,000 00
Chicago, Burlington & Quincy deb. bonds..	40,000 00	43,200 00
Chic., Bur. & Quincy (Ia. div.) bonds.....	98,566 83	100,500 00

	Book value.	Market value.
Chic., Bur. & Quincy, Neb. Extension bds.	$196,792 47	$216,500 00
Chic., Mil. & St. Paul gen. mtg. bonds..	100,000 00	108,500 00
Chicago & Northwestern sinking fund bds.	100,000 00	118,250 00
Chic., Rock Island & Pacific gen. mtg. bds.	300,000 00	312,000 00
East Tennessee, Virginia & Georgia bds..	100,000 00	113,000 00
Georgia Pacific bonds	115,000 00	120,000 00
Iowa Central bonds	198,350 43	219,000 00
Louisville & Nashville, Pens. Div. bonds	10,000 00	10,800 00
Louisville & Nashville, Nashville, Florence & Sheffield bonds	100,000 00	107,500 00
Mahoning Coal bonds	45,097 24	60,000 00
Maine Central bonds	49,875 00	52,500 00
Maine Central bonds	115,000 00	120,750 00
Mobile & Ohio 1st mtg. bonds	59,000 00	62,000 00
Nashville, Chattanooga & St. Louis (Tracy City div.) bonds	50,000 00	55,750 00
New York Central & Hudson River bonds.	178,000 00	190,000 00
N. Y., Chicago & St. Louis 1st mtg. bds.	128,991 67	133,192 50
New York, New Haven & Hartford bonds..	100,000 00	116,500 00
Northern Pacific prior lien bonds	189,324 22	205,500 00
Norwich & Worcester bonds	100,000 00	112,500 00
Old Colony bonds	300,000 00	339,000 00
Pacific R. R. of Missouri bonds	200,000 00	206,000 00
Pitts., Cin. Chicago & St. Louis bonds....	220,000 00	225,000 00
Pittsburg, Painesville & Fairport bonds..	47,562 50	50,000 00
Portland & Rumford Falls bonds	100,000 00	108,000 00
Springfield St. Ry., Springfield, Mass. bds.	400,000 00	400 000 00
Terminal R. R. Ass. of St. Louis bonds....	100,000 00	113,000 00
Texas & Pacific bonds	232,189 00	265,200 00
Union Pacific bonds	288,531 94	307,500 00
Verdigris Valley, Independence & Western bonds	40,000 00	36,000 00
Virginia Midland bonds	85,350 00	108,500 00
Wabash 1st mtg bonds	100,000 00	113,500 00
Wabash, Des Moines Division bonds	97,000 00	90,500 00
Wabash, Detroit & Chicago Extension bds.	183,938 08	215,000 00
Washington, Ohio & Western bonds	44,830 00	48,537 50
West End St. Ry., Boston, Mass. bonds...	120,000 00	127,200 00
Western North Carolina bonds	100,000 00	114,500 00
Wisconsin Central Company bonds	46,750 00	45,000 00
Woonsocket & Pascoag bonds	37,000 00	38,110 00
Massachusetts State bonds	100,000 00	100,000 00
Alabama "Class A" bonds	24,000 00	25,920 00
Tennessee "Settlement" bonds	75,866 25	92,500 00
Henry county, Ohio, bonds	30,000 00	31,050 00
Jay county, Indiana bonds	70,000 00	72,275 00
Lancaster county, Nebraska bonds	69,970 00	70,000 00
Leavenworth county, Kansas, funding bds.	29,400 00	31,650 00
Wayne county, Michigan bonds	250,000 00	257,500 00
Burlingame, Kansas bonds	1,000 00	1,000 00
Columbus, Ohio, bonds	49,000 00	53,165 00
Fairhaven, Washington bonds	50,000 00	50,000 00
Leavenworth, Kansas refunding bonds	3,572 63	3,572 63
Lexington, Kentucky bonds	49,250 00	54,750 00
Moorhead, Minnesota bonds	5,000 00	5,250 00
Nashville, Tennessee, bonds	100,000 00	110,000 00
Norfolk, Virginia bonds	100,000 00	112,500 00
Paris, Texas bonds	50,000 00	51,750 00
Seattle, Washington bonds	98,500 00	104,500 00
Toledo, Ohio, "Park" bonds	1,000 00	1,050 00
Toledo, Ohio, "bridge" bonds	75,000 00	78,750 00
Douglas township, Illinois, bonds	19,000 00	19,000 00
Kewanee township, Illinois, bonds	22,500 00	12,750 00
Oswego township, Kansas bonds	22,325 00	23,500 00
Chippewa Falls, Wis., Water Works Co. bonds	34,868 15	41,070 00
Crookston, Minnesota Water Works, Power & Light Company bonds	45,000 00	49,500 00
Hornellsville, N. Y., Water Company bonds	24,375 00	25,750 00
Leavenworth City & Fort Leavenworth, Kansas, Water Company bonds	50,000 00	52,250 00
Thompsonville, Conn., Water Company bds.	25,000 00	26,000 00
Wallingford, Conn., Gas Light Co. bonds	19,500 00	20,000 00
Springfield, Mass., Masonic Hall bonds...	70,000 00	70,000 00
Freeman Mfg. Company, Adams, Mass. bds.	30,000 00	30,000 00
Kansas City, Mo., warrants	1,585 53	1,585 53
Boston & Albany stock	68,180 16	139,728 00
N. Y., Chic. & St. Louis 1st pref. stock...	78,320 00	88,550 00
New York, New Haven & Hartford stock.	173,134 25	214,000 00
Pennsylvania bonds	113,218 75	133,375 00
Wisconsin Central pref. stock	8,100 00	7,425 00

	Book value.	Market value.	
Wisconsin Central com. stock	$2,400 00	$2,850 00	
First National Bank, Chelsea, Mass., stk.	31,980 00	24,600 00	
Hampden Loan & Trust Co. of Springfield, Mass., stock	10,000 00	12,000 00	
Union National Bank, Chicago, Ill. stock	12,000 00	13,000 00	
Leadville, Colorado, Power, Water & Mining Co. stock	22,229 00	25,000 00	
Silverton, Colo., Water Supply Co. stock	26,844 95	28,000 00	
Total (carried out at book value)	$8,659,871 82	$9,390,986 16	$8,659,871 82
Cash in Company's office, $3,768; deposited in banks, $891,241.83; total			895,009 83
Total net or ledger assets, as per balance above			**$22,159,776 38**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$147,340 19	
Bonds and stocks	124,817 62	
Collateral loans	27,936 20	
Premium notes, loans or liens	21,603 28	
Rents due and accrued on company's property or lease	2,936 45	
Total		324,633 74
Market value of bonds and stocks over cost		731,114 34

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$87,773 41	$153,119 12	
Gross deferred premiums on policies in force	69,449 33	445,174 03	
Total	$157,222 74	$598,293 15	
Deduct cost of collection	31,444 55	119,658 63	
	$125,778 19	$478,634 52	
Net amount of uncollected and deferred premiums			604,412 71
Total admitted Assets			**$23,819,937 17**

IV. LIABILITIES

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$21,381,951 00	
Same for dividend additions	315,329 00	
Total	$21,697,280 00	
Deduct net value of risks of this Company reinsured in other solvent companies	266,991 00	
Net reserve		$21,430,289 00
Present value of amounts not yet due on matured installment policies (face, $175,868.25)		175,868 25
Death losses and matured endowments in process of adjustment		76,811 00
Dividends of surplus or other description of profits due policyholders		144,778 26
Premiums paid in advance		9,316 03
Liabilities on policyholders' account		$21,837,062 54
Gross divisible surplus		1,982,874 63
Total Liabilities		**$23,819,937 17**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	41,572	$101,313,264
Endowment policies	4,870	10,565,881
All other policies	1,326	3,240,511
Return premiums and reversionary additions	.....	558,827
New policies issued during the year.		
Whole life policies	7,553	16,200,250
Endowment policies	949	1,791,450
All other policies	622	1,560,850
Old policies revived during the year.		
Whole life policies	69	164,472
Endowment policies	2	1,286
All other policies	3	6,000
Old policies increased in amount.		
Whole life policies	.....	80,620
Endowment policies	.....	14,832
All other policies	.....	13,000
Additions by dividends during the year.		
Reversionary additions	.....	129,490
Total number and amount	56,966	$135,640,733
Deduct policies decreased and ceased to be in force.	5,236	11,660,295
Total policies in force at the end of the year.	51,730	$123,980,438

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	44,911	$108,388,835
Endowment policies	5,400	11,470,285
All other policies	1,419	3,461,232
Return premiums and reversionary additions	.....	660,086
Total policies in force at the end of year	51,730	$123,980,438

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	538	$1,522 011
By maturity (endowments)	76	183,621
By expiry (term)	10	26,500
By surrender	1,194	2,151,960
By lapse	2,187	4,075,920
By change and decrease	.....	958,683
Not taken	1,231	2,741,600
Totals	5,236	$11,660,295

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	8,604	$21,253,092
Policies issued during 1899	1,453	3,592,961
Totals	10,057	$24,846,053
Deduct policies ceased to be in force during 1899	948	2,320,331
Policies in force in New York Dec. 31, 1899	9,109	$22,525,722

	Number.	Amount.
Losses and claims unpaid December 31, 1898	1	$2,000 00
Losses and claims incurred during 1899	99	246,872 90
Totals	100	$248,872 90

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	95	$238,822 90

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $775,857.35; notes or credits, $30,386.06; total $806,243 41

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$719,200 71	
Received during the year on old policies	154,801 87	
Restored by revival of policies	8,384 31	
Total		$882,386 89
Deductions during the year, as follows:		
Used in payment of losses and claims	$15,090 89	
Used in purchase of surrendered policies	51,520 46	
Used in payment of dividends to policyholders	64,091 53	
Redeemed by maker in cash	25,027 34	
Total reduction of premium note account		155,730 22
Balance, note assets at end of year		$726,656 67

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

DETROIT, MICHIGAN.

[Incorporated November 6, 1867; commenced business November 12, 1867.]

O. R. LOOKER, President. JAMES H. CUMMINS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$164,330 25	
Renewal premiums, without deductions for commissions or other expenses	883,822 24	
Dividends applied to pay running premiums	25,801 83	
Dividends applied to purchase paid-up additions and annuities	14,191 47	
Surrender values applied to pay running premiums	7,736 53	
Total	$1,095,882 32	
Deduct amount of premiums paid to other companies for reinsurance	14,877 63	
Total premium receipts		$1,081,004 69
Interest on:		
Mortgage loans		279,058 26
Bonds and dividends on stock		1,500 00
Premium notes, loans or liens		48,366 42
Other debts due the Company		4,787 85
Rents from Company's property		20,033 35
Dividends and surrender values on reinsurances		2,044 91
Profit on sales of real estate		2,798 56
From all other sources, viz.: Profit and loss (agents' ledger balances)		352 43
Total Receipts during the year		$1,439,946 47
Balance of net or ledger assets December 31, 1898 (less deduction of unadmitted assets, $62,323.27)		5,638,171 93
Total		$7,078,118 40

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$324,297 80	
Matured endowments and additions thereto	75,804 26	
Total	$400,102 06	
Deduct amount received from other companies for claims on policies of this Company reinsured	12,583 32	
Total net amount actually paid for losses and matured endowments		$387,518 74
Premium notes voided by lapse		4,170 00
Dividends paid policyholders in cash		11,639 86
Dividends applied to pay running premiums		25,801 83
Dividends applied to purchase paid-up additions and annuities		14,191 47
Surrender values paid in cash		124,899 18
Surrender values applied to pay running premiums		7,736 53

Surrender values applied to pay notes and interest of defaulted policies	$36,408 49
(*Total paid policyholders*.....$612,366.10)	
Stockholders for interest or dividends	25,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $110,885.53; renewals, $54,191.49; total	165,077 02
Salaries and allowances for agencies, including managers, agents and clerks	37,983 42
Medical examiners' fees	14,208 98
Salaries and all other compensation of officers and other home office employes	44,426 55
Taxes on new premiums, $2,868.20; on renewals, $13,550.01; total	16,418 21
Taxes on real estate	7,874 83
Insurance Department fees and agents' licenses, $1,047.68; municipal and State licenses, $2,358.93; total	3,406 61
Rent	10,915 05
Advertising, $6,306.61; printing and stationery, $11,833.91; postage, $3,648.54; total	21,789 06
Legal expenses, $9,162.89; furniture, etc., $1,801.19; United States revenue, $5,659.70; total	16,623 78
Repairs and expenses on real estate	9,569 64
Losses on sales of real estate	7,900 99
Expense of examination of Company	4,407 87
All other disbursements, viz.: General expense (recording fees, office supplies, subscriptions, etc.)	13,226 18
(*Total miscellaneous expenses*.....$398,828.19)	
Total Disbursements during the year	**$1,011,194 29**
Balance	**$6,066,924 11**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, book value	$395,398 65
Loans on mortgage (first liens) on real estate	4,766,437 39

Collateral Loans.

	Par value.	Amount loaned.	
Detroit, Ypsilanti & Ann Arbor Ry. stock	$1,000 00	$300 00	300 00
Loans made in cash to policyholders on this Company's policies assigned as collateral			576,131 06
Premium notes on policies in force			83,345 33

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
Detroit, Ypsilanti & Ann Arbor Ry.	$25,000 00	$28,500 00	25,000 00
Cash in Company's office, $37,711.13; deposited in banks, $180,251.72; total			217,962 85
Agents' debit balances			2,934 83
Total			$6,067,510 11
Deduct agents' credit balances			586 00
Total net or ledger assets, as per balance above			$6,066,924 11

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$123,699 92	
Bonds and stocks	250 00	
Collateral loans	3 25	
Premium notes, loans or liens	12,488 78	
Rents due and accrued on Company's property or lease	2,915 70	
Total		$139,357 65
Market value of real estate over cost		13,728 51
Market value of bonds and stocks over cost		3,500 00

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$32,934 47	$27,147 75	
Gross deferred premiums on policies in force	23,308 71	28,428 96	
Totals	$56,243 18	$55,576 71	
Deduct cost of collection	33,745 91	3,334 60	
	$22,497 27	$52,242 11	
Net amount of uncollected and deferred premiums			74,739 38
Aggregate ledger and other assets			$6,298,249 65

Item not Admitted.

Agents' debit balances	2,934 83
Total admitted Assets	**$6,295,314 82**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$5,824,318 00	
Same for dividend additions	198,484 10	
Total	$6,022,802 10	
Deduct net value of risks of this Company reinsured in other solvent companies	25,328 00	
Net reserve		$5,997,474 10
Premium notes or loans on policies and other obligations in excess of the net value of their policies		1,496 85
Dividends of surplus or other description of profits due policyholders		650 68
Premiums paid in advance		20,199 72
Due on account of salaries, rents and office expenses		6,909 16
Liabilities on policyholders' account		$6,026,730 51
Gross divisible surplus		268,584 31
Capital stock paid up	$250,000 00	
Total Liabilities		**$6,295,314 82**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	4,376	$7,677,147
Endowment policies	9,384	17,275,845
All other policies	2,062	4,625,948
Return premiums and reversionary additions	.....	326,682
New policies issued during the year.		
Whole life policies	1,511	2,785,504
Endowment policies	1,541	2,429,890
All other policies	1,967	2,162,758
Return premiums and reversionary additions	.....	19,964
Old policies revived during the year.		
Whole life policies	11	49,045
Endowment policies	17	51,579
All other policies	3	13,500
Return premiums and reversionary additions	.....	252
Old policies increased in amount.		
Whole life policies	1	18,946
Endowment policies	6	10,736
All other policies	6	24,278
Return premiums and reversionary additions	.....	1,370
Total number and amount	20,885	$37,473,444
Deduct policies decreased and ceased to be in force.	2,717	5,575,569
Total policies in force at the end of the year..	18,168	$31,897,875

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	4,939	$8,658,829
Endowment policies	9,824	17,529,758
All other policies	3,405	5,381,054
Return premiums and reversionary additions	.....	328,234
Total policies in force at the end of the year..	18,168	$31,897,875

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	141	$324,263
By maturity (endowments)	35	79,928
By expiry (term)	58	167,000
By surrender	429	566,498
By lapse	1,534	3,031,316
By change and decrease	14	161,769
Not taken	481	876,734
By default	25	368,061
Totals	2,717	$5,575,569

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	162	$686,902
Policies issued during 1899	199	308,520
Totals	361	$995,422
Deduct policies ceased to be in force during 1899	75	385,282
Policies in force in New York Dec. 31, 1899	286	$610,140

	Number.	Amount.
Losses and claims incurred during 1899	3	$11,105 11

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	3	$11,105 11

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $17,866.10; notes or credits, $4,096.84; total $21,962 94

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$91,880 43	
Received during the year on new policies, $5,651.19; on old policies, $146,420.35; total	152,071 54	
Total		$243,951 97
Deductions during the year, as follows:		
Used in purchase of defaulted policies	$32,672 51	
Voided by lapse	4,170 00	
Redeemed by maker in cash	123,764 13	
Total reduction of premium note account		160,606 64
Balance, note assets at end of the year		$83,345 33

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated January 31, 1845; commenced business April, 1845.]

AMZI DODD, President. EDWARD L. DOBBINS, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$1,400,956 84	
Renewal premiums, without deductions for commissions or other expenses	6,609,442 25	
Dividends applied to pay running premiums	1,202,981 29	
Dividends applied to purchase paid-up additions and annuities	363,374 92	
Surrender values applied to pay running premiums	13,991 47	
Surrender values applied to purchase paid-up insurance and annuities	231,489 21	
Consideration for annuities, other than matured installment policies	134,571 51	
Total premium receipts		$9,956,807 49
Interest on:		
Mortgage loans		1,843,057 66
Bonds and dividends on stock		694,106 00
Premium notes, loans or liens		780,699 40
Other debts due the Company		2,695 30
Discount on claims paid in advance		987 74
Rents from Company's property		158,578 13
Premium notes, loans or liens restored by revival of policies		10,799 06
Profit on sales of real estate, $14,995.33; securities, $18,991; total		33,986 33
Total Receipts during the year		$13,481,717 11
Balance of net or ledger assets December 31, 1898		64,341 301 60
Total		$77,823,018 71

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$4,068,049 09	
Matured endowments and additions thereto	584,660 96	
Claims on installment policies and additions	11,500 00	
Total net amount actually paid for losses and matured endowments		$4,664,210 05
Paid to annuitants		59,160 48
Premium notes voided by lapse		22,454 21
Dividends paid policyholders in cash		292,590 06
Dividends applied to pay running premiums		1,202,981 29
Dividends applied to purchase paid-up additions and annuities		363,374 92
Surrender values paid in cash		1,203,798 78
Surrender values applied to pay running premiums		13,991 47
Surrender values applied to purchase paid-up insurance and annuities		231,489 21
(*Total paid policyholders*	$8,054,050.47)	

Commissions and bonuses to agents (less commission on re-insurances), new policies, $582,444.73; renewals, $440,-629.65; annuities, $5,936.32; total		$1,029,010 70
Salaries and allowances for agencies, including managers, agents and clerks		20,158 08
Medical examiners' fees		113,525 09
Salaries and all other compensation of officers and other home office employes		236,755 38
Taxes on premiums, $82,961.56; revenue stamps, $29,273.69; on investments other than real estate, $156,070.35; on reserves, $16,994.54; total		285,300 14
Taxes on real estate		48,169 86
Insurance Department fees and agents' licenses, $10,136.66; municipal and State licenses, $33,577.26; total		43,713 92
Advertising, $30,229.46; printing and stationery, $17,580.90; postage, $22,667.10; total		70,477 46
Legal expenses, $15,489.84; miscellaneous office expenses, $71,451.34; total		86,941 18
Repairs and expenses on real estate		64,587 39
Premiums on bonds purchased		253,186 39
All other disbursements, viz.: Profit and loss, i. e., charged off from real estate to cover possible depreciation, $20,-000; agents' balances, $2,446.24; total		22,446 24
(*Total miscellaneous expenses*.....$1,998,639.20)		
Total Disbursements during the year		$10,828,322 30
Balance		**$67,494,696 41**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$3,217,849 98
Loans on mortgage (first liens) on real estate	32,697,443 32

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Essex Co. Nat. Bank, Newark, N. J., stock	$5,000 00	$20,000 00	
Newark City Nat. Bank, Newark, N. J., stock	10,000 00	17,500 00	
Nat. Newark Banking Co., Newark, N. J., stock	4,000 00	8,000 00	
Second Nat. Bank, Newark, N. J., stock	2,000 00	2,800 00	
Nat. State Bank, Newark, N. J., stock	4,150 00	7,250 00	$45,000 00
Manufacturers' Nat. Bank, Newark, N. J., stock	3,000 00	4,650 00	
Merchants' Nat. Bank, Newark, N. J., stock	1,200 00	2,580 00	
American Ins. Co., Newark, N. J., scrip	6,240 00	17,450 00	
Chic. & Northwestern Ry. Co. sinking fund 6 p. c. bonds	6,000 00	7,200 00	
Erie R. R. Co. gen. lien 4 per cent. bonds	10,000 00	7,000 00	
Chic., St. L. & Pittsburgh R. R. Co. 1st cons. 5 p. c. bds.	20,000 00	23,800 00	
Colorado & Southern Ry. Co. 1st 4 per cent. bonds	10,000 00	8,300 00	50,000 00
Canada Southern Railway Co. stock	20,000 00	9,600 00	
Metropolitan Street Ry. Co. of N. Y. stock	3,500 00	6,125 00	

	Par value.	Market value.	Amount loaned.
Houston & Texas Cent. R. R. Co. gen. 4 per cent. bonds.	$15,000 00	$12,600 00	
Houston & Texas Cent. R. R. Co. cons. 6 per cent. bonds..	32,000 00	35,200 00	
Brooklyn Union Gas Co. 1st cons. 5 per cent. bonds.....	13,000 00	15,080 00	
Consolidated Gas Co. of N. Y. stock	15,000 00	28,650 00	$100,000 00
St. L. & San Fran. R. R. Co. 2d pref. stock.....	30,000 00	9,600 00	
Brooklyn Union Gas Company stock	20,000 00	28,000 00	
Newark Gas Co., Newark, N. J., 6 per cent. bonds.....	3,000 00	4,080 00	2,500 00
New Amsterdam Gas Co., N. Y., 1st cons. 5 p. c. bonds...	7,000 00	6,650 00	
New Amsterdam Gas Co., N. Y., 1st cons. bond scrip.....	500 00	475 00	
New Amsterdam Gas Co., N. Y., pref. stock.....	3,700 00	1,590 00	
New Amsterdam Gas Co., N. Y. common stock.....	4,600 00	1,000 00	10,000 00
New Amsterdam Gas Co., N. Y., pref. scrip.....	50 00	20 00	
New Amsterdam Gas Co., N. Y., common scrip.....	25 00	5 00	
Mutual Gaslight Co. of N. Y. stock	1,500 00	3,750 00	
St. Louis Southwestern Ry. Co. 1st 4 per cent. bonds....	5,000 00	4,350 00	
Lehigh & Wilkesbarre Coal Co. cons. 7 per cent. bonds..	3,000 00	2,940 00	
N. Y., Susq. & Western R. R. Co. 1st 5 per cent. bonds....	3,000 00	3,330 00	
Metropolitan Street Ry. Co. of N. Y. stock.....	20,000 00	35,000 00	50,000 00
Chic., Mil. & St. Paul Ry. Co. common stock.....	1,000 00	1,170 00	
Western Union Tel. Co. stock.	12,500 00	10,625 00	
Chic., Rock Island & Pacific Ry. Co. stock.....	2,500 00	2,650 00	
Southern Ry. Co. pref. stock..	10,000 00	5,400 00	
Brooklyn Union Gas Co. 1st cons. 5 per cent. bonds.....	11,000 00	12,760 00	
Houston & Texas Cent. R. R. Co. cons. 6 per cent. bonds..	12,000 00	13,200 00	
Western Gas Co. of Milwaukee 1st 5 per cent. bonds.....	4,000 00	4,080 00	
Missouri, Kansas & Texas Ry. Co. 2d 4 per cent. bonds.....	2,000 00	1,360 00	50,000 00
Brooklyn Union Gas Company stock	10,000 00	14,000 00	
Metropolitan Street Ry. Co. of N. Y. stock.....	10,000 00	17,500 00	
Erie R. R. Co. gen. lien 4 per cent. bonds.....	91,000 00	63,700 00	50,000 00
Morris & Essex R. R. Co. 1st 7 per cent. bonds.....	1,000 00	1,380 00	1,000 00
National Newark Banking Co. of Newark, N. J., stock.....	600 00	1,200 00	1,200 00
Firemen's Ins. Co. of Newark, N. J., stock.....	500 00	1,150 00	
Balt. & Ohio R. R. Co. (SW. div.) 1st 3½ per cent. bds...	17,000 00	15,300 00	
Balt. & Ohio R. R. Co. 4 per cent. bonds.....	31,000 00	30,380 00	
San Antonio & Aransas Pass Ry. Co. 1st 4 per cent. bds..	5,000 00	3,950 00	
Rio Grande Western Ry. Co. 1st 4 per cent. bonds.....	12,000 00	11,640 00	
Chesapeake & Ohio Ry. Co. (Richmond & Allegheny div.) 1st 4 per cent. bonds.....	2,000 00	2,020 00	
St. L., Iron Mt. & Southern Ry. Co. unified and refunding mtg. 4 per cent. bonds..	10,000 00	7,900 00	100,000 00
Ill. Cent. R. R. Co. (Louisville div. and ter.) 3½ p. c. bds..	31,000 00	31,000 00	
Kings Co. Elec. Light & Power Co. pur. money 6 p. c. bds..	1,000 00	1,200 00	
N. Y. Gas & Elec. Light, Heat & Power Co. pur. money 4 per cent. bonds.....	11,000 00	10,120 00	

	Par value.	Market value.	Amount loaned.
Missouri, Kansas & Texas of Texas Ry. Co. 1st 5 p. c. bds..	$1,000 00	$920 00	
Rio G. West. Ry. Co. pref. stk.	9,100 00	7,370 00	
Inter. & Great Northern R. R. Co. 2d 5 per cent. bonds.....	5,000 00	4,350 00	
Wabash R. R. Co. 1st 5 per cent. bonds.....	2,000 00	2,280 00	$50,000 00
Illinois Central R. R. Co. stock	50,000 00	56,000 00	
Chicago, Rock Island & Pacific Ry. Co. 6 per cent. bonds...	10,000 00	13,000 00	
Oregon Short Line R. R. Co. 1st 6 per cent. bonds.....	6,000 00	7,560 00	
St. Louis, Iron Mt. & Southern Ry. Co. gen. cons. railway and land grant 5 p. c. bds...	6,000 00	6,600 00	
De Bardeleben Coal & Iron Co. 6 per cent. bonds.....	10,000 00	10,200 00	
Brooklyn Union El. R. R. Co. 1st 4 per cent. bonds.....	5,000 00	4,700 00	50,000 00
San Antonio & Aransas Pass Ry. Co. 1st 4 per cent. bds..	7,000 00	5,530 00	
Central of Georgia Ry. Co. cons. 5 per cent. bonds.....	6,000 00	5,280 00	
Des Moines & Fort Dodge R. R. Co. 2½ per cent. bonds..	2,000 00	1,660 00	
Union Pac. R. R. Co. pfd. stk.	10,000 00	7,500 00	
Reading Co. gen. 4 p. c. bds..	17,000 00	14,620 00	
Missouri Pacific Ry. Co. 1st cons. 6 per cent. bonds.....	27,000 00	30,780 00	
Oswego & Rome R. R. Co. 1st 7 per cent. bonds.....	15,000 00	21,000 00	
Chic. & Northwestern Ry. Co. sinking fund 6 p. c. bds.....	5,000 00	6,000 00	
Canada Southern Ry. Co. 2d 5 per cent. bonds.....	4,000 00	4,280 00	
Hocking Valley Ry. Co. 1st cons. 4½ per cent. bonds....	4,000 00	4,040 00	
St. Louis, Iron Mt. & Southern Ry. Co. gen. cons. railway and land grant 5 p. c. bds..	3,000 00	3,300 00	100,000 00
Wisconsin Central R. R. Co. 1st gen. mtg. 4 p. c. bonds..	5,000 00	4,550 00	
Kanawha & Michigan Ry. Co. 1st 4 per cent. bonds.....	10,000 00	8,200 00	
Wilkesbarre & Eastern R. R. Co. 1st 5 per cent. bonds....	10,000 00	10,300 00	
General Electric Co. stock....	8,000 00	9,840 00	
Great Northern R. R. Co. pfd. stock	6,000 00	10,380 00	
Balt. & Ohio R. R. Co. prior lien 3½ per cent. bonds.....	67,000 00	63,650 00	50,000 00
N. Y., N. H. & H. R. R. Co. 4 p. c. conv. deb. certs.....	50,000 00	94,500 00	
Chic., Mil. & St. Paul Ry. Co. common stock.....	30,000 00	35,100 00	100,000 00
Western North Carolina R. R. Co. 1st 6 per cent. bonds....	10,000 00	11,700 00	
Virginia Midland Ry. Co. gen. 5 per cent. bonds.....	15,000 00	16,350 00	
St. Louis, Iron Mt. & Southern Ry. Co. unified and refunding mtg. 4 per cent. bonds.....	8,000 00	6,320 00	
Evansville & Indianapolis R. R. Co. 1st cons. 6 p. c. bds..	9,000 00	9,000 00	50,000 00
Evansville & Terre Haute R. R. Co. common stock.....	10,000 00	4,000 00	
Union Pacific R. R. Co. pref. stock	10,000 00	7,500 00	
Southern Ry. Co. pref. stock..	15,000 00	8,100 00	
Eastern Ry. Co. of Minn. (Northern Div.) 1st 4 per cent. bonds	6,000 00	6,600 00	
Montana Cent. Ry. Co. 1st 5 per cent. bonds.....	29,000 00	34,220 00	
St. Paul, Minn. & Manitoba Ry. Co. 2d 6 per ct. bonds...	6,000 00	7,080 00	
Illinois Cent. R. R. Co. (Cairo bridge) 4 per cent. bonds....	1,000 00	1,020 00	

	Par value.	Market value.	Amount loaned.
Illinois Cent. R. R. Co. (St. Louis Div. and Ter.) 3 per cent. bonds	$1,000 00	$880 00	
Chic., Mil. & St. Paul Ry. Co. general 4 per cent. bonds	4,000 00	4,400 00	
New York city 4 p. ct. bds.	2,000 00	2,340 00	
New York city 3½ p. c. bds.	1,000 00	1,070 00	
Metropolitan Elevated Ry. Co. of N. Y. 1st 6 per ct. bds.	4,000 00	4,600 00	$100,000 00
Balt. & Ohio R. R. Co. prior lien 3½ per cent. bonds	12,000 00	11,400 00	
Lexington Avenue & Pavonia Ferry R. R. Co. 1st 5 per cent. bonds	2,000 00	2,400 00	
Northern Pacific Ry. Co. prior lien 4 per cent. bonds	11,000 00	11,330 00	
Columbus & Ninth Ave. R. R. Co. 5 per cent. bonds	21,000 00	25,830 00	
Louisville, New Albany & Chic. Ry. Co. 1st 6 p. c. bds.	7,000 00	8,050 00	
Chic., Burlington & Quincy R. R. Co. (Denver extension) sinking fund 4 per ct. bds.	1,000 00	1,020 00	
Atchison, Topeka & Santa Fe Ry. Co. gen. 4 p. c. bds.	20,000 00	19,800 00	
Southern Ry. Co. 1st cons. 5 per cent. bonds	10,000 00	10,800 00	
Evansville & Terre Haute R. R. Co. gen. 5 p. c. bonds	10,000 00	10,400 00	
Virginia Midland Ry. Co. gen. 5 per. cent. bonds	7,000 00	7,630 00	100,000 00
Western North Carolina R. R. Co. 1st 6 per cent. bonds	6,000 00	7,020 00	
Canadian Pacific Ry. Co. common stock	60,000 00	55,200 00	
Chic. & Northwestern Ry. Co. common stock	10,000 00	16,000 00	
Northern Pacific Ry. Co. gen. lien 3 per cent. bonds	50,000 00	32,500 00	
Baltimore & Ohio R. R. Co. (Southwestern Div.) 1st 3½ per cent. bonds	30,000 00	27,000 00	
Atchison, Topeka & Santa Fe Ry. Co. adjustment 4 per ct. bonds	10,000 00	7,900 00	200,000 00
Great Northern R. R. Co. pref. stock	90,000 00	155,700 00	
Pennsylvania R. R. Co. stk.	10,000 00	13,000 00	
Chic., Burlington & Quincy R. R. Co. stock	10,000 00	12,100 00	
Lake Erie & Western R. R. Co. pref. stock	10,000 00	8,500 00	
Delaware, Lack & West. R. R. Co. stock	40,000 00	71,200 00	100,000 00
Chic., Milwaukee & St. Paul Ry. Co. common stock	50,000 00	58,500 00	
Chic. & Northwestern Ry. Co. cons. 7 per cent. bonds	10,000 00	14,200 00	
Central of Georgia Ry. Co. cons. 5 per cent. bonds	53,000 00	46,640 00	
Pitts., Cin., Chic. & St. Louis Ry. Co. 3½ per cent. bds.	10,000 00	10,100 00	
Central Pacific R. R. Co. 3½ per cent. bonds	28,000 00	22,960 00	100,000 00
United States coupon 4 per cent. bonds	3,000 00	3,990 00	
Southern Pacific R. R. Co. of California 1st cons. 5 per cent. bonds	6,000 00	6,240 00	
N. Y. Cent. & Hud. R. R. R Co. 3½ per cent. bonds	20,000 00	22,000 00	
Wilkesbarre & Eastern R. R. Co. 1st 5 per cent. bonds	4,000 00	4,120 00	
New Amsterdam Gas Co. of N. Y. 1st cons. 5 p. c. bonds	15,000 00	14,250 00	
Burlington, Cedar Rapids & Northern Ry. Co. 1st 5 per cent. bonds	5,000 00	5,300 00	
Brooklyn Wharf & Warehouse Co. 1st 5 per cent. bonds	15,000 00	11,400 00	

	Par value.	Market value.	Amount loaned.
Chic., Mil. & St. Paul Ry. Co. common stock	$10,000 00	$11,700 00	
Union Pacific R. R. Co. pref. stock	20,000 00	15,000 00	$100,000 00
Atchison, Topeka & Santa Fe Ry. Co. pref. stock	40,000 00	24,800 00	
N. Y. Cent. & Hud. R. R. R. Co. stock	10,000 00	13,100 00	
Southern Ry. Co. pref. stk.	20,000 00	10,800 00	
Minneapolis & St. Louis R. R. Co. 2d pref. stock	10,000 00	9,300 00	
People's Gaslight & Coke Co. of Chicago stock	5,000 00	5,200 00	
Denver & Rio Grande R. R. Co. pref. stock	10,000 00	7,000 00	
Chic., Rock Island & Pac. Ry. Co. gen. 4 per ct. bds.	40,000 00	42,400 00	
Chic. & Northwestern Union Ry. Co. sinking fund 7 per cent. bonds	35,000 00	51,100 00	
New Rochelle, New York 3½ per cent. bonds	15,000 00	15,000 00	
New Rochelle, New York 3½ per cent. bonds	13,000 00	13,520 00	200,000 00
Lake Erie & West. R. R. Co. pref. stock	50,000 00	42,500 00	
Chic., Rock Island & Pacific Ry. Co. stock	30,000 00	31,800 00	
Consolidated Gas Co. of New York stock	20,000 00	38,200 00	
Illinois Cent. R. R. Co. stk.	10,000 00	11,200 00	
Metropolitan St. Ry. Co. of New York stock	6,300 00	11,025 00	
Brooklyn Wharf & Warehouse Co. 1st 5 per cent. bonds	5,000 00	3,600 00	
N. Y., N. H. & Hartford R. R. Co. 4 p. c. convertible debenture certificates	5,000 00	9,450 00	
Alabama Cent. R. R. Co. 6 per cent. bonds	16,000 00	17,920 00	
Columbia & Greenville R. R. Co. 1st 6 per ct. bonds	20,000 00	23,600 00	
Burlington, Cedar Rapids & Northern Ry. Co. cons. reg. 5 per cent. bonds	20,000 00	22,000 00	100,000 00
Southern Ry. Co. pref. stock.	50,000 00	27,000 00	
N. Y. Cent. & Hud. R. R. R. Co. stock	6,000 00	7,860 00	
N. Y., N. H. & Hartford R. R. Co. Stock	3,200 00	6,720 00	
Denver & Rio Grande R. R. Co. pref. stock	10,000 00	7,000 00	
Galveston, Harrisburg & San Antonio R. R. Co. (Mexican and Pacific extension) 1st 5 per cent. bonds	15,000 00	15,150 00	
Southern Pacific R. R. Co. of Arizona 1st 6 per ct. bds.	15,000 00	16,800 00	
Oregon Short Line R. R. Co. 1st cons. 5 per cent. bds.	6,000 00	6,780 00	
Cent. of Georgia Ry. Co. cons. 5 per cent. bonds	10,000 00	8,800 00	
Oregon Short Line R. R. Co. 1st 6 per cent. bonds	7,000 00	8,820 00	
Colorado & Southern Ry. Co. 1st 4 per cent. bonds	5,000 00	4,150 00	
Charlotte, Columbia & Augusta R. R. Co. 2d 7 p. c. bds.	6,000 00	6,600 00	
Texas & Pacific Ry. Co. 1st 5 per cent. bonds	10,000 00	11,100 00	100,000 00
St. Louis Southwestern Ry. Co. 2d 4 per cent. bonds	10,000 00	5,600 00	
Southern Ry. Co. 1st cons. 5 per cent. bonds	3,000 00	3,240 00	
Laclede Gaslight Co. of St. Louis 1st 5 per cent bds.	4,000 00	4,280 00	
Atchison, Topeka & Santa Fe Ry. Co. pref. stock	10,000 00	6,200 00	
Denver & Rio Grande R. R. Co. pref. stock	5,000 00	3,500 00	
Pennsylvania R. R. Co. stk.	5,000 00	6,500 00	

	Par value.	Market value.	Amount loaned.
Chic., Rock Island & Pacific Ry. Co. stock	$5,500 00	$5,830 00	
Southern Ry. Co. pref. stk.	4,100 00	2,210 00	
Union Pacific R. R. Co. pref. stock	10,000 00	7,500 00	
Third Ave. R. R. Co. of New York stock	3,400 00	4,420 00	
Norfolk & Western Ry. Co. 1st con. 4 per cent. bonds	10,000 00	9,000 00	
Chic. Terminal Transfer R. R. Co. 1st 4 per cent. bonds	7,000 00	6,510 00	
International & Gt. Northern R. R. Co. 2d 5 p. c. bds.	1,000 00	870 00	
South & North Alabama R. R. Co. con. 5 per ct. bonds	1,000 00	1,090 00	
Chesapeake & Ohio Ry. Co. 1st con. 5 per cent. bonds	1,000 00	1,150 00	
Missouri, Kansas & Texas Ry. Co. 1st 4 per cent. bonds	1,000 00	900 00	
United Traction & Electric Co. of Rhode Island 5 p. c. bds.	1,000 00	1,130 00	
Mexican Northern Ry. Co. 1st 6 per cent. bonds	2,000 00	2,160 00	
Pennsylvania R. R. Co. 6 per cent. bonds	1,000 00	1,280 00	
Illinois Cent. R. R. Co. (Louisville Div. and Terminal) 3½ per cent. bonds	2,000 00	2,000 00	
Rio Grande West. Ry. Co. 1st 4 per cent. bonds	12,000 00	11,640 00	
St. Paul, Minneapolis & Manitoba Ry. Co. (Mon. ext.) 1st 4 per cent. bonds	2,000 00	2,040 00	
St. Louis, Iron Mt. & Southern Ry. Co. unified and refund. mtg. 4 per cent. bonds	13,000 00	10,270 00	$100,000 00
Manhattan Ry. Co. con. 4 per cent. bonds	5,000 00	5,250 00	
Baltimore & Ohio R. R. Co. 4 per cent. bonds	1,000 00	980 00	
Evansville & Terre Haute R. R. Co. 1st 6 per ct. bonds	3,000 00	3,810 00	
Kings County Electric Light & Power Co. pur. money 6 per cent. bonds	4,000 00	4,800 00	
Southern Ry. Co. 1st con. 5 per cent. bonds	6,000 00	6,480 00	
Burlington, Cedar Rapids & Northern Ry. Co. con. 5 per cent. bonds	1,000 00	1,160 00	
Baltimore & Ohio R. R. Co. (Southw. Div.) 1st 3½ per cent. bonds	8,000 00	7,200 00	
Rio Grande Western Ry. Co. pref. stock	28,600 00	23,160 00	
Cent. R. R. Co. of N. J. stk.	9,500 00	11,210 00	
Chic. & Northwestern Ry. Co. com. stock	1,000 00	1,600 00	
Union Pacific R. R. Co. pref. stock	10,000 00	7,500 00	
Brooklyn Union Gas Co. 1st con. 5 per cent. bonds	12,000 00	13,920 00	
Illinois Cen. R. R. Co. (St. Louis Div. & Term.) 1st 3 per cent. bonds	4,000 00	3,520 00	
Reading Co. gen. 4 p. c. bds.	2,000 00	1,720 00	
Houston & Texas Cen. R. R. con. 6 per cent. bonds	12,000 00	13,200 00	
St. Louis, Iron Mt. & Southern Ry. Co. gen. cons. railway & land grant 5 p. c. bonds.	3,000 00	3,300 00	
St. Louis, Iron Mt. & Southern Ry. Co. unified & refunding mtg. 4 p. c. bonds.	1,000 00	790 00	100,000 00
Manhattan Ry. Co. stock	2,000 00	1,920 00	
Third Ave. R. R. Co. of New York stock	3,300 00	4,290 00	
Consolidated Gas Co. of New York stock	30,000 00	57,300 00	
Western Gas Co. of Mil. stk.	10,000 00	9,800 00	
St. Louis & San Francisco R. R. Co. 2d pref. stock	10,000 00	3,200 00	

	Par value.	Market value.	Amount loaned.
Pac. Mail Steamship Co. stk.	$10,000 00	$4,500 00	
Del., Lackawanna & Western R. R. Co. stock	5,000 00	8,900 00	
Southern Ry. Co. pref. stock.	5,000 00	2,700 00	
St. Louis Southwestern Ry. Co. first 4 per cent. bonds.	75,000 00	65,250 00	
St. Louis Southwestern Ry. Co. second 4 p. cent. bonds	25,000 00	14,000 00	
San Antonio & Aransas Pass Ry. Co. 1st 4 p. cent. bonds	10,000 00	7,900 00	
Northern Pac. Ry. Co. gen. lien 3 per cent. bonds	10,000 00	6,500 00	$200,000 00
Atch., Top. & Santa Fe Ry. Co. 4 p. c. adjustment bds.	10,000 00	7,900 00	
Chi., R. I. & Pac. Ry. Co. stk.	10,000 00	10,600 00	
Atchison, Topeka & Santa Fe Ry. Co. pref. stock	20,000 00	12,400 00	
Great Northern R. R. Co. preferred stock	90,000 00	155,700 00	
Union Pacific R. R. Co. preferred stock	90,000 00	67,500 00	100,000 00
Chic., Burl. & Quincy R. R. Co. stock	30,000 00	36,300 00	
Oregon R. R. & Navigation Co. con. 4 per cent. bonds.	5,000 00	5,050 00	
Atch., Top. & Santa Fe Ry. Co. 4 p. c. adjustment bds.	60,000 00	47,400 00	
Rio Grande Western Ry. Co. first 4 per cent. bonds	5,000 00	4,850 00	
Great Northern R. R. Co. preferred stock	80,000 00	138,400 00	200,000 00
Chicago, Burlington & Quincy R. R. Co. stock	25,000 00	30,250 00	
Western Union Tel. Co. stock	10,000 00	8,500 00	
Pennsylvania R. R. Co. stk.	10,000 00	13,000 00	
North. Pac. Ry. Co. pref. stk.	10,000 00	7,400 00	
Southern Pac. R. R. Co. of Cal. 1st con. 5 p. c. bonds.	65,000 00	67,600 00	
San Antonio & Aransas Pass Ry. Co. 1st 4 per cent. bds.	115,000 00	90,850 00	
Pittsburgh, Cin., Chic. & St. Louis Ry. Co. 3½ p. c. bds.	57,000 00	57,570 00	
Central Pacific R. R. Co. 3½ per cent. bonds	431,000 00	353,420 00	500,000 00
Central Pacific R. R. Co. first 4 per cent. bonds	34,000 00	33,320 00	
Manhattan Ry. Co. consolidated 4 per cent. bonds	20,000 00	21,000 00	
Missouri, Kan. & Texas Ry. Co. first 4 per cent. bonds.	10,000 00	9,000 00	
Missouri, Kan. & Texas Ry. Co. of Texas 1st 5 p. c. bds.	6,000 00	5,520 00	
Indiana, Decatur & Western Ry. Co. 1st 5 p. c. bonds.	10,000 00	10,000 00	
Missouri Pacific Ry. Co. 3d 7 per cent. bonds	5,000 00	5,700 00	
Missouri Pacific Ry. Co. 1st con. 6 per cent. bonds	3,000 00	3,420 00	
Union Pacific R. R. Co. 1st 4 per cent. bonds	5,000 00	5,200 00	
Met. St. Ry. Co. of N. Y. gen. mtg. & coll. trust 5 p. c. bonds	4,000 00	4,760 00	100,000 00
Pac. R. R. Co. of Mo. real estate mtg. 5 p. c. bonds.	6,000 00	6,600 00	
Reading Co. gen. 4 p. c. bds.	5,000 00	4,300 00	
Chicago, Milwaukee & St. P. Ry. Co. common stock	20,000 00	23,400 00	
Pennsylvania R. R. Co. stk.	10,000 00	13,000 00	
Western Union Tel. Co. stock	5,000 00	4,250 00	
Pac. Mail Steamship Co. stk.	10,000 00	4,500 00	
Norfolk & Western Ry. Co. preferred stock	10,000 00	6,800 00	
Manhattan Ry. Co. stock	10,000 00	9,600 00	
Consolidated Gas Co. of New York stock	1,000 00	1,910 00	
People's Gaslight & Coke Co. of Chicago stock	10,000 00	10,400 00	

	Par value.	Market value.	Amount loaned.
Northern Pacific Ry. Co. gen. lien 3 per cent. bonds.....	$11,000 00	$7,150 00	
Northern Pacific Ry. Co. prior lien 4 per cent. bonds.....	3,000 00	3,090 00	
Reading Co. gen. 4 p. c. bds.	15,000 00	12,900 00	
Southern Ry. Co. 1st consolidated 5 per cent. bonds....	2,000 00	2,160 00	
Baltimore & Ohio R. R. Co. 4 per cent. bonds.....	7,000 00	6,860 00	
East Tenn., Va. & Ga. R. R. Co. 5 per cent. bonds.....	1,000 00	1,140 00	
Wabash R. R. Co. 1st 5 per cent. bonds	1,000 00	1,140 00	
Minneapolis & St. L. R. R. Co. (So. Western Ext.) 7 per cent. bonds.....	2,000 00	2,540 00	
Cleve., Col., Cin. & Indianapolis Ry. Co. gen. 6 per cent. bonds	1,000 00	1,320 00	
Canada Southern Ry. Co. 1st 5 per cent. bonds.....	1,000 00	1,080 00	
St. Louis Southwestern Ry. Co. 1st 4 per cent. bonds...	2,000 00	1,740 00	$100,000 00
Southern Pac. Co. (Cent. Pac. stock coll.) 4 per cent. bds.	12,000 00	9,720 00	
Chicago Gaslight & Coke Co. 1st con. 5 per cent. bonds..	2,000 00	2,220 00	
Chic., Indianapolis & Louisville Ry. Co. 6 p. c. bonds.	1,000 00	1,150 00	
Atch., Top. & Santa Fe Ry. Co. 4 p. c. adjustment bds.	1,000 00	790 00	
Norfolk & Western Ry. Co. 1st con. 4 per cent. bonds.	1,000 00	900 00	
Manhattan Ry. Co. stock....	10,000 00	9,600 00	
Atch., Top. & Santa Fe Ry. Co. preferred stock.....	40,000 00	24,800 00	
Northern Pacific Ry. Co. common stock	10,000 00	5,400 00	
Northern Pacific Ry. Co. preferred stock	5,500 00	4,070 00	
Pennsylvania R. R. Co. stock	5,000 00	6,500 00	
Chic., Burlington & Quincy R. R. Co. stock.....	10,000 00	12,100 00	
Cent. R. R. Co. of N. J. stk.	10,000 00	11,800 00	
Virginia Midland Ry. Co. gen. 5 per cent. bonds.....	20,000 00	21,800 00	
Southern Ry. Co. 1st consolidated 5 per cent. bonds....	20,000 00	21,600 00	
Atch., Top. & Santa Fe Ry. Co. gen. 4 per cent. bonds.	10,000 00	9,900 00	
Canadian Pacific Ry. Co. common stock	50,000 00	46,000 00	100,000 00
Twin City Rapid Transit Co. of Minneapolis pref. stock.	10,000 00	13,700 00	
Union Pacific R. R. Co. preferred stock	10,000 00	7,500 00	
Southern Ry. Co. pref. stock	10,000 00	5,400 00	
N. Y., N. H. & Hartford R. R. Co. 4 p. c. convertible debenture certificates	33,000 00	62,370 00	
Chic., St. Paul, Minneapolis & Omaha Ry. Co. con. 6 per cent. bonds.....	12,000 00	16,080 00	100,000 00
Chic., Mil. & St. P. Ry. Co. (Chic. & Pac. Western Div.) 1st 5 per cent. bonds.....	37,000 00	44,400 00	
N. Y. C. & H. R. R. R. Co. 3½ per cent. bonds.....	37,000 00	40,700 00	
N. Y., N. H. & Hartford R. R. Co. 4 p. c. convertible debenture certificates	1,000 00	1,890 00	
Balt. & Ohio R. R. Co. (So. Western Div.) 1st 3½ per cent. bonds	52,000 00	46,800 00	100,000 00
Chic., Mil. & St. P. Ry. Co. terminal 5 p. c. bonds.....	10,000 00	11,500 00	
Chic., Mil. & St. P. Ry. Co. (Chic. & Pac. Western Div.) 1st 5 per cent. bonds.....	10,000 00	12,000 00	
Allegheny Valley Ry. Co. 7 per cent. bonds.....	7,000 00	8,960 00	

	Par value.	Market value.	Amount loaned.
Missouri Pacific Ry. Co. trust 5 per cent. bonds	$70,000 00	$65,800 00	
Allegheny Valley Ry. Co. 7 per cent. bonds	3,000 00	3,840 00	
Chic., Burl. & Quincy R. R. Co. (Ill. Div.) 3½ p. c. bds.	39.000 00	39,390 00	
N. Y., L. E. & Western R. R. Co. 1st con. funded 7 per cent. bonds	4,000 00	5,600 00	$100,000 00
Central Pacific R. R. Co. 1st 4 per cent. bonds	4,000 00	3,920 00	
Rome, Watertown & Ogdensburgh R. R. Co. 5 p. c. bds.	2,000 00	2,580 00	
Southern Ry. Co. 1st consolidated 5 per cent. bonds	17,000 00	18,360 00	
Metropolitan St. Ry. Co. of New York stock	70,000 00	122,500 00	
Chic., Mil. & St. Paul Ry. Co. common stock	10,000 00	11,700 00	
Lake Erie & Western R. R. Co. preferred stock	20,000 00	17,000 00	200,000 00
Northern Pacific Ry. Co. preferred stock	60,000 00	44,400 00	
Chic., Burl. & Quincy R. R. Co. stock	20,000 00	24,200 00	
Pullman's Palace Car Co. stk.	10,000 00	18.700 00	
Manhattan Ry. Co. stock	10,000 00	9,600 00	
Hocking Valley Ry. Co. consolidated 4½ per cent. bds.	2,000 00	2,020 00	
Chic., Burl. & Quincy R. R. Co. (Ill. Div.) 3½ p. c. bds.	6,000 00	6,060 00	
Southern Ry. Co. 1st consolidated 5 per cent. bonds	15,000 00	16,200 00	
Chic., Mil. & St. Paul Ry. Co. preferred stock	5,000 00	8,600 00	200,000 00
Chic., Mil. & St. Paul Ry. Co. common stock	20,000 00	23,400 00	
Chic., Burl. & Quincy R. R. Co. stock	20,000 00	24,200 00	
Great Northern R. R. Co. preferred stock	100,000 00	173,000 00	
Illinois Central R. R. Co. 3½ per cent. bonds	2,000 00	2,120 00	
Allegheny Valley Ry. Co. 7 per cent. bonds	3,000 00	3,840 00	
Chic., Burl. & Quincy R. R. Co. (Ill. Div.) 3½ p. c. bds.	83,000 00	83,830 00	
Chic., Mil. & St. Paul Ry. Co. (Wis. & Minn. Div.) 1st 5 per cent. bonds	12,000 00	14,160 00	
Chic., Mil. & St. Paul Ry. Co. (Chic. & Pac. Western Div.) 1st 5 per cent bonds.	3,000 00	3,600 00	100,000 00
Chic. & Northwestern Ry. Co. sinking fund debenture 5 per cent. bonds	4,000 00	4,600 00	
Chic. & Northwestern Ry. Co. 5 p. c. debenture bonds	2,000 00	2,120 00	
Cedar Rapids & Missouri R. R. R. Co. 7 p. c. bonds	2,500 00	3,500 00	
Rome, Watertown & Ogdensburgh R. R. Co. 5 p. c. bds.	2,000 00	2,580 00	
N. Y., N. H. & Hartford R. R. Co. 4 per cent. convertible deben. certificates.	21,000 00	39,690 00	
St. Paul, Minn. & Manitoba Ry. Co. con. 4½ p. c. bonds	7,000 00	8,050 00	
Allegheny Valley Ry. Co. 7 per cent. bonds	3,000 00	3,840 00	
Baltimore & Ohio R. R. Co. (Southwestern Div.) 1st 3½ per cent. bonds	46,000 00	41,400 00	100,000 00
United N. J. R. R. & Canal Co. 4 per cent. bonds	8,000 00	9,200 00	
Buffalo, N. Y. & Erie R. R. Co. 7 per cent. bonds	1,000 00	1,400 00	
Erie Ry. Co. 1st consolidated 7 per cent. bonds	2,000 00	2,700 00	
Chesapeake & Ohio Ry. Co. 6 per cent. bonds	6,000 00	7,080 00	
Morris & Essex R. R. Co. con. 7 per cent. bonds	6,000 00	8,460 00	

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. Co. 1st 4 per cent. bonds	$2,000 00	$2,080 00	
Virginia Midland Ry. Co. gen. 5 per cent. bonds	3,000 00	3,270 00	
Northern Pac. Ry. Co. gen. lien 3 per cent. bonds	4,000 00	2,600 00	
Jeffersonville, Madison & Indianapolis R. R. Co. 2d 7 per cent. bonds	5,000 00	6,000 00	
Adams Ex. Co. 4 p. c. bonds	1,500 00	1,545 00	
Louisville, Cin. & Lex. Ry. Co. 2d 7 per cent. bonds	2,000 00	2,000 00	
Evansville & Terre Haute R. R. Co. 1st consolidated 6 per cent. bonds	1,000 00	1,270 00	$200,000 00
Oregon R. R. & Navigation Co. con. 4 per cent. bonds.	8,000 00	8,080 00	
Missouri, Kan. & Texas Ry. Co. 1st mtg. ext. 5 p. c. bds.	5,000 00	4,500 00	
Great Northern R. R. Co. preferred stock	80,000 00	138,400 00	
Metropolitan St. Ry. Co. of New York stock	40,000 00	70,000 00	
Northern Pacific Ry. Co. preferred stock	10,000 00	7,400 00	
Consolidated Gas. Co. of New York stock	10,000 00	19,100 00	
Chic., Rock Island & Pacific Ry. Co. gen. 4 p. c. bonds	27,000 00	28,620 00	
Chic. & Northwestern Union Ry. Co. sinking fund 7 per cent. bonds	10,000 00	14,600 00	100,000 00
Cleve., Akron & Col. Ry. Co. general 5 per cent. bonds..	10,000 00	11,300 00	
Illinois Cent. R. R. Co. stk.	10,000 00	11,200 00	
Chic. & Eastern Ill. R. R. Co. common stock	70,000 00	63,000 00	
Chic. & Northwestern Union Co. sinking fund 7 p. c. bds.	11,500 00	16,790 00	100,000 00
Chic., Burl. & Quincy R. R. Co. (Ill. Div.) 3½ p. c. bds.	110,000 00	111,100 00	
Southern Pac. Co. (Central Pac. stk. coll.) 4 p. c. bds.	117,000 00	94,770 00	
Chic. & Northwestern Union Ry. Co. sinking fund 7 per cent. bonds	12,000 00	17,520 00	100,000 00
Louisville & Nashville R. R. Co. stock	7,500 00	6,000 00	
Metropolitan St. Ry. Co. of New York stock	4,600 00	8,050 00	
Erie Ry. Co. 1st consolidated 7 per cent. bonds	15,000 00	20,250 00	100,000 00
Consolidated Gas Co. of New York stock	60,000 00	114,600 00	
N. Y. C. & H. R. R. R. Co. (L. S. coll.) 3½ p. c. bds..	20,000 00	19,200 00	
Mil., L. Shore & Western Ry. Co. ext. & imp. sinking fund 5 per cent. bonds	10,000 00	12,100 00	
Dul., S. Shore & Atlantic Ry. Co. 1st 5 per cent. bonds	10,000 00	11,200 00	
Kan. City & Memphis Ry. & Bridge Co. 1st 5 p. c. bonds	18,000 00	18,180 00	100,000 00
Kan. City, Fort Scott & Gulf R. R. Co. 1st 7 p. c. bonds	36,400 00	36,400 00	
Kan. City, Ft. Scott & Mem. R. R. Co. con. 6 p. c. bds.	20,000 00	20,800 00	
Kan. City, Clinton & Springfield Ry. Co. 5 p. c. bonds.	23,000 00	19,550 00	
Metropolitan St. Ry. Co. of New York stock	70,000 00	122,500 00	
Cent. R. R. Co. of N. J. stk.	50,000 00	59,000 00	
Manhattan Ry. Co. stock	70,000 00	67,200 00	200,000 00
Louisville & Nashville R. R. Co. stock	10,000 00	8,000 00	
Gt. North. R. R. Co. pref. stk.	9,000 00	15,570 00	

	Par value.	Market value.	Amount loaned.
Virginia Midland Ry. Co. gen. 5 per cent. bonds.....	$15,000 00	$16,350 00	
St. Louis Southwestern Ry. Co. 1st 4 per cent. bonds..	4,000 00	3,480 00	
Georgia Pac. R. R. Co. 1st 6 per cent. bonds.....	12,000 00	14,760 00	
Evansville & Terre Haute R. R. Co. gen. 5 p. c. bds.	10,000 00	10,400 00	
Wabash R. R. Co. 2d 5 per cent. bonds	3,000 00	2,970 00	$100,000 00
Union Pac. R. R. Co. preferred stock	30,000 00	22,500 00	
Canadian Pac. Ry. Co. common stock	30,000 00	27,600 00	
Twin City Rapid Transit Co. of Minneapolis pref. stock..	10,000 00	13,700 00	
Twin City Rapid Transit Co. of Minneapolis com. stock.	10,000 00	6,400 00	
North. Pac. Ry. Co. com. stk.	15,000 00	8,100 00	
S. Carolina & Ga. R. R. Co. 1st 5 per cent. bonds.....	1,000 00	1,040 00	
Iowa Central Ry. Co. 1st 5 per cent. bonds.....	5,000 00	5,500 00	
Ft. Worth & Denver City Ry. Co. 1st 6 per cent. bonds...	5,000 00	3,500 00	
Oregon R. R. & Navigation Co. con. 4 per cent. bonds.	2,000 00	2,020 00	
Missouri Pac. Ry. Co. coll. 5 per cent. bonds.....	2,000 00	1,840 00	
Texas & Pac. Ry. Co. 1st 5 per cent. bonds.....	2,000 00	2,220 00	
Vicksburg & Meridian R. R. Co. 1st 6 per cent. bonds...	2,000 00	2,000 00	
Colorado Coal & Iron Co. 1st 6 per cent. bonds.....	2,000 00	2,000 00	200,000 00
Chic., Burl. & Quincy R. R. Co. con. 7 per cent. bonds..	1,000 00	1,130 00	
City of Mobile, Alabama, 4 per cent. bonds.....	1,000 00	1,000 00	
N. Y. & New England R. R. Co. 1st 7 per cent. bonds...	1,000 00	1,170 00	
Atch., Top. & Santa Fe Ry. Co. 4 p. c. adjustment bds.	16,000 00	12,640 00	
Gt. North. R. R. Co. pref. stk.	100,000 00	173,000 00	
Chic., Mil. & St. Paul Ry. Co. common stock.....	30,000 00	35,100 00	
Chic., Rock Island & Pacific Ry. Co. stock.....	10,000 00	10,600 00	
Total amounts	$6,522,065 00	$7,119,930 00	$5,559 700 00

$5,559,700 00

Loans made in cash to policyholders on this Company's policies assigned as collateral..... 5,639,652 97

Premium notes on policies in force..... 4,571,424 28

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	$250,000 00	$279,375 00
United States bonds.....	102,000 00	116,280 00
United States bonds.....	50,000 00	66,500 00
United States, District of Columbia bonds..	100,000 00	117,500 00
Essex county, N. J., bonds.....	150,000 00	154,875 00
Union county, N. J., bonds.....	4,000 00	4,000 00
Elizabeth City county, Va., bonds.....	12,000 00	12,000 00
Elizabeth City county, Va., bonds.....	10,000 00	10,000 00
Buchanan county, Mo., bonds.....	330,000 00	330,000 00
Lincoln county, Mo., bonds.....	100,000 00	100,000 00
Doniphan county, Kans., bonds.....	370,000 00	370,000 00
Township of West Orange, N. J., bonds.....	74,000 00	79,180 00
Township of East Orange, N. J., bonds.....	20,500 00	20,500 00
Township of East Orange, N. J., bonds.....	105,163 44	105,163 44
Township of East Orange, N. J., bonds.....	3,051 89	3,051 89
Township of Millburn, N. J., bonds.....	40,000 00	40,000 00
Township of Bloomfield, N. J., bonds.....	92,500 00	92,500 00
City of Newark, N. J., bonds.....	485,000 00	528,650 00
City of Newark, N. J., bonds.....	495,000 00	539,550 00

	Par value.	Market value.
City of Colorado Springs, Col., bonds.....	$40,000 00	$40,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	10,000 00	10,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Montclair, N. J., bonds.....	15,000 00	15,000 00
Township of Clinton, N. J., bonds.....	5,000 00	5,000 00
Township of Bernards, N. J., bonds.....	2,500 00	2,500 00
Township of Bernards, N. J., bonds.....	2,500 00	2,500 00
City of Elizabeth, N. J., (adjustment), bds.	760,000 00	760,000 00
City of Rahway, N. J., bonds.....	49,401 33	46,437 25
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Saginaw, Mich., bonds.....	10,000 00	10,000 00
City of Sedalia, Mo., bonds.....	50,000 00	50,000 00
City of Springfield, Ill., bonds.....	114,300 00	114,300 00
City of South Bend, Ind., bonds.....	30,000 00	30,000 00
City of South Bend, Ind., bonds.....	60,000 00	60,000 00
City of Toledo, Ohio, bonds.....	45,000 00	45,000 00
City of Trenton, N. J., bonds.....	18,000 00	18,000 00
City of Norfolk, Va., bonds.....	10,000 00	10,400 00
Elizabethtown Gas Light Co. bonds.....	100,000 00	105,000 00
Brooklyn Union Gas Co. bonds.....	100,000 00	116,000 00
Elizabethtown Water Co. bonds.....	175,000 00	175,000 00
Hackensack, N. J., Water Co. bonds.....	200,000 00	210,000 00
American Dock & Improvement Co. bonds..	5,000 00	5,650 00
The Long Dock Co. bonds.....	310,000 00	399,900 00
University of City of New York bonds.....	20,000 00	20,000 00
Belvidere Delaware R. R. bonds.....	500,000 00	535,000 00
Belvidere Delaware R. R. bonds.....	250,000 00	267,500 00
West Shore R. R. bonds.....	350,000 00	385,000 00
Chicago, Burlington & Quincy R. R. bonds.	320,000 00	321,600 00
Chicago, Burlington & Quincy R. R. bonds.	180,000 00	180,000 00
Central R. R. of New Jersey bonds.....	350,000 00	409,500 00
Central R. R. of New Jersey bonds.....	5,000 00	5,350 00
Perth Amboy & Woodbridge R. R. bonds...	100,000 00	100,000 00
Chicago, Rock Island & Pacific Ry. bonds..	400,000 00	416,000 00
Freehold & Jamesburg Agricultural R. R. bonds	100,000 00	100,000 00
Shamokin, Sunbury & Lewisburg R. R. bds.	40,000 00	40,400 00
Wilkesbarre & Scranton R. R. bonds.....	100,000 00	103,000 00
New Pork, Susquehanna & Western R. R. bonds	100,000 00	108,000 00
New York, Susquehanna & Western R. R. Terminal bonds	50,000 00	52,500 00
Philadelphia, Wilmington & Baltimore R. R. bonds	250,000 00	265,000 00
Philadelphia & Erie R. R. bonds.....	500,000 00	530,000 00
Morris & Essex R. R. bonds.....	50,000 00	52,500 00
Morris & Essex R. R. bonds.....	300,000 00	405,000 00
New York, Lackawanna & Western R. R. bonds	155,000 00	178,250 00
New York, Lackawanna & Western R. R. bonds	100,000 00	104,000 00
Legigh Valley R. R. bonds.....	150,000 00	159,000 00
Lehigh Valley Terminal R. R. bonds.....	215,000 00	238,650 00
Rio Grande Western Ry. bonds.....	150,000 00	139,500 00
Jackson, Lansing & Saginaw R. R. bonds..	72,000 00	72,720 00
Rapid Transit Street R. R. bonds.....	94,000 00	102,460 00
Kansas City Elevated R. R. bonds.....	230,000 00	248,400 00
Pittsburgh, Cincinnati & St. Louis R. R. bonds	189,000 00	190,890 00
United New Jersey R. R. & Canal Co. bds..	50,000 00	51,000 00

	Par value.	Market value.	
United New Jersey R. R. & Canal Co. bonds.	$100,000 00	$109,000 00	
United New Jersey R. R. & Canal Co. bds..	100,000 00	110,000 00	
Long Island R. R. bonds	41,000 00	41,000 00	
Long Island R. R. bonds	59,000 00	70,210 00	
Chicago & Northwestern Ry. bonds	200,000 00	210,000 00	
Chicago & Northwestern Ry. bonds	34,000 00	36,040 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. bonds	148,000 00	152,440 00	
North Hudson County R. R. bonds	50,000 00	53,000 00	
Rome, Watertown & Ogdensburg R. R. bds.	150,000 00	190,500 00	
Fremont, Elkhorn & Mo. Valley R. R. bds.	16,000 00	22,080 00	
Iowa Midland R. R. bonds	35,000 00	35,700 00	
Orange & Newark Horse Car R. R. bonds..	10,000 00	10,700 00	
Ottawa, Oswego & Fox R. Val. R. R. bds..	11,000 00	11,220 00	
Beech Creek Ry. bonds	50,000 00	51,500 00	
Detroit, Grand Rapids & West. Ry. bonds..	100,000 00	92,000 00	
Bleecker Street & Fulton Ferry R. R. bds..	10,000 00	10,000 00	
C., C., C. & St. Louis R. R. bonds	100,000 00	101,000 00	
West Jersey & Seashore R. R. bonds	250,000 00	265,000 00	
New York & New England R. R. bonds	20,000 00	22,800 00	
Chicago, St. Louis & Pittsburgh R. R. bds.	10,000 00	11,700 00	
Detroit, Monroe & Toledo R. R. bonds	9,000 00	10,620 00	
Michigan Central R. R. bonds	25,000 00	30,750 00	
Michigan Central R. R. bonds	3,000 00	3,060 00	
New York Cen. & Hud. R. R. R. bonds	150,000 00	162,000 00	
New York Cen. & Hud. R. R. R. (Lake Shore collateral) bonds	100,000 00	93,000 00	
Lake Shore & Mich. South. R. R. bonds	125,000 00	136,250 00	
Canada Southern Ry. bonds	200,000 00	212,000 00	
Nashville, Chat. & St. Louis Ry. bonds	15,000 00	18,600 00	
New York & Harlem R. R. bonds	185,000 00	185,925 00	
Central Park, North & East R. R. R. bds..	82,000 00	87,740 00	
Broadway & Seventh Avenue R. R. bonds..	128,000 00	132,480 00	
Suspension Bridge & Erie Junc. R. R. bds.	50,000 00	50,500 00	
Maine Central R. R. bonds	50,000 00	52,500 00	
Chicago & Eastern Illinois R. R. bonds	25,000 00	28,250 00	
Baltimore & Potomac R. R. bonds	48,000 00	55,680 00	
Baltimore & Potomac R. R. bonds	11,000 00	12,980 00	
Chicago, Milwaukee & St. Paul Ry. bonds..	200,000 00	217,000 00	
Chicago, Milwaukee & St. Paul Ry. bonds..	96,000 00	112,320 00	
Holly, Wayne & Monroe Ry. bonds	39,000 00	40,170 00	
New Jersey Junction R. R. bonds	21,000 00	21,210 00	
Indianapolis & St. Louis R. R. bonds	26,000 00	35,100 00	
Iowa Falls & Sioux City R. R. bonds	40,000 00	52,400 00	
Cincinnati & Springfield Ry. bonds	82,000 00	84,460 00	
Chesapeake & Ohio Ry. bonds	96,000 00	112,320 00	
Chi., St. Louis & New Orleans R. R. bds..	145,000 00	181,250 00	
Columbus & Indianapolis Central Ry. bonds.	38,000 00	42,180 00	
St. Paul, Minneapolis & Manitoba Ry. (Dakota Extension) bonds	3,000 00	3,540 00	
St. Paul, Minn. & Manitoba Ry. bonds	252,000 00	286,020 00	
St. Paul, Minneapolis & Manitoba Ry. (Montana extension) bonds	95,000 00	95,000 00	
St. Paul & Sioux city R. R. bonds	27,000 00	34,290 00	
New York, Ontario & Western Ry. bonds..	100,000 00	102,000 00	
Midland R. R. of New Jersey bonds	83,000 00	95,865 00	
Chicago & St. Louis Ry. bonds	3,000 00	3,480 00	
Broadway Surface R. R. bonds	5,000 00	5,750 00	
Baltimore & Ohio R. R. bonds	100,000 00	93,500 00	
Norfolk & Petersburgh R. R. bonds	20,000 00	20,000 00	
New Williamsburgh & Flatbush Ry. bonds.	33,500 00	34,840 00	
Albany & Susquehanna R. R. bonds	32,000 00	36,160 00	
Pacific Railroad of Missouri bonds	45,000 00	46,350 00	
Virginia Midland Ry. bonds	92,000 00	101,200 00	
Total (carried out at par value)	$14,923,416 66	$15,995,662 58	$14,928,416 66
Cash in Company's office, $2,968.88; deposited in banks, $859,471.99; total			862,440 87
Agents' debit balances			20,563 24
Total			$67,497,491 32
Deduct agents' credit balances			2,794 91
Total net or ledger assets, as per balance above			$67,494,696 41

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$739,141 29	
Bonds and stocks	145,367 22	
Collateral loans	127,336 86	
Premium notes, loans or liens	114,285 60	
Total		$1,126,130 97
Market value of bonds and stocks over par		1,067,245 92

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$160,453 37	$230,177 31	
Gross annuities	10,268 31	.....	
Gross deferred premiums on policies in force	116,066 64	555,765 07	
Totals	286,788 32	$785,942 38	
Deduct cost of collection	116,651 82	157,188 48	
	$170,136 50	$628,753 90	
Net amount of uncollected and deferred premiums			798,890 40
Aggregate ledger and other assets			$70,486,963 70
Item not Admitted.			
Agents' debit balances			20,563 24
Total admitted Assets			$70,466,400 46

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$61,399,206 00	
Same for dividend additions	2,048,340 00	
Same for annuities	512,566 00	
Net reserve		$63,960,112 00
Present value of amounts not yet due on matured installment policies (face, $58,500)		42,166 13
Matured endowments due and unpaid	$52,561 00	
Death losses in process of adjustment or adjusted and not due	141,331 68	
Death losses reported, no proofs received	200,000 00	
Death losses and other policy claims resisted by the Company	21,000 00	
Total policy claims		414,892 68
Dividends of surplus or other description of profit due policyholders		371,774 75
Premiums paid in advance		26,761 68
Due on account of salaries, rents and office expenses		25,000 00
Liabilities on policyholders' account		$64,840,707 24
Gross divisible surplus		5,625,693 22
Total Liabilities		$70,466,400 46

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	71,941	$181,356,004
Endowment policies	20,920	49,011,705
All other policies	5,023	10,756,666
Return premiums and reversionary additions	.....	3,451,207
New policies issued during the year.		
Whole life policies	13,010	28,868,967
Endowment policies	3,931	8,427,244
All other policies	1,114	2,391,800
Return premiums and reversionary additions	.....	700,213
Old policies revived during the year.		
Whole life policies	101	274,567
Endowment policies	26	34,580
All other policies	5	12,000
Return premiums and reversionary additions	.....	6,299
Old policies increased in amount.		
Whole life policies	10	33,609
Endowment policies	39	91,648
Return premiums and reversionary additions	.....	141
Total number and amount	116,120	$285,416,650
Deduct policies decreased and ceased to be in force.	9,942	22,704,177
Total policies in force at the end of the year	106,178	$262,712,473

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	78,621	$195,889,490
Endowment policies	22,963	53,303,656
All other policies	4,594	9,507,305
Return premiums and reversionary additions	.....	4,012,022
Total policies in force at the end of year	106,178	$262,712,473

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	1,389	$4,063,802
By maturity (endowments)	294	620,303
By expiry (term)	1,291	3,078,506
By surrender	2,898	7,021,572
By lapse	2,102	3,762,093
Not taken	1,968	4,157,901
Totals	9,942	$22,704,177

	Number.	Amount.
Annuities in force December 31, 1899	230	$80,118 90

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	9,272	$27,539,659
Policies issued during 1899	1,264	3,690,552
Totals	10,536	$31,230,211
Deduct policies ceased to be in force during 1899	795	2,269,529
Policies in force in New York Dec. 31, 1899	9,741	$28,960,682

	Number.	Amount.
Losses and claims unpaid December 31, 1898	13	$16,992
Losses and claims incurred during 1899	290	754,825
Totals	303	$771,817

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	272	$697,476

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses $848,098 92

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$4,597,822 22	
Received during the year on new policies, $78,134.95; on old policies, $530,509.22; total	608,644 17	
Restored by revival of policies	10,799 06	
Total		$5,217,265,45
Deductions during the year as follows:		
Used in payment of losses and claims	$200,819 01	
Used in purchase of surrendered policies	189,766 50	
Voided by lapse	22,454 21	
Used in payment of dividends to policyholders	7,404 83	
Redeemed by maker in cash	225,396 62	
Total reduction of premium note account		645,841 17
Balance, note assets at end of the year		$4,571,424 28

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

[Incorporated November 13, 1848; commenced business February 1, 1850.]

CHARLES DEWEY, President. OSMAN D. CLARK, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$589,463 16	
Renewal premiums, without deductions for commissions or other expenses	2,699,259 69	
Dividends applied to pay running premiums	101,135 57	
Dividends applied to purchase paid-up additions and annuities	3,915 64	
Surrender values applied to purchase paid-up insurance and annuities	2,530 90	
Consideration for annuities, other than matured installment policies	152,516 97	
Total premium receipts		$3,548,821 93
Interest on:		
Mortgage loans		203,095 34
Bonds and dividends on stock		297,787 56
Premium notes, loans or liens		134,268 08
Other debts due the Company		23,233 57
Discount on claims paid in advance		538 71
Rents from Company's property		105,570 16
Total Receipts during the year		**$4,313,315 35**
Balance of net or ledger assets December 31, 1898		**15,097,751 04**
Total		**$19,411,066 39**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$914,293 06	
Matured endowments and additions thereto	106,468 00	
Claims on installment policies and additions	2,951 86	
Total net amount actually paid for losses and matured endowments		$1,023,712 92
Paid to annuitants		7,995 51
Dividends paid policyholders in cash		37,148 42
Dividends applied to pay running premiums		101,135 57
Dividends applied to purchase paid-up additions and annuities		3,915 64
Surrender values paid in cash		465,879 78
Surrender values applied to purchase paid-up insurance and annuities		2,530 90
(Total paid policyholders	$1,642,318.74)	
Commissions and bonuses to agents (less commission on reinsurance), new policies, $332,998.32; renewals, $189,242.16; annuities, $8,161.63; total		530,397 12
Salaries and allowances for agencies, including managers, agents and clerks		66,540 40
Medical examiners' fees, $44,581.95; inspection of risks, $4,601.12; total		49,183 07
Salaries and all other compensation of officers and other home office employes		68,280 67

Taxes on new premiums, $8,073.26; on renewals, $40,940.15; on investments other than real estate, $81.11; on reserves, $5,994.60; total		$55,089 12
Taxes on real estate		37,333 11
Insurance Department fees and agents' licenses, $2,849.78; municipal and State licenses, $1,563.75; total		4,413 53
Rent, including $4,000 Company's occupancy		33,523 54
Commuting renewal commissions		8,679 90
Advertising, $16,597; printing and stationery, $7,616.87; postage, $16,284.71; total		40,498 58
Legal expenses, $4,109; furniture, etc., $15,145.19; total		19,254 19
Repairs and expenses on real estate		68,487 78
All other disbursements, viz.: Premium on bonds, $37,132.39 account depreciation, $85,224.17; United States revenue stamps, $12,723.42; traveling expenses, $5,059.46; total		140,139 44
(*Total miscellaneous expenses* $1,121,820.45)		
Total Disbursements during the year		$2,764,139 19
Balance		$16,646,927 20

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value		$1,904,979 07
Loans on mortgage (first liens) on real estate		5,106,107 69

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Lane Manfg. Co., Montpelier, Vt., stock	$10,000 00	$12,500 00	$5,000 00	
Lane Manfg. Co., Montpelier, Vt., stock	9,000 00	11,250 00	5,500 00	
Lane Manfg. Co., Montpelier, Vt., stock	35,200 00	44,000 00	20,000 00	
Lane Manfg. Co., Montpelier, Vt., stock	2,500 00	3,125 00	1,000 00	
Lane Manfg. Co., Montpelier, Vt., stock	3,000 00	3,750 00	2,000 00	
Neshobe Elec. Co., Brandon, Vt., stock	8,000 00	8,000 00	3,650 00	
Wetmore & Morse Granite Co., Vt., stock	800 00	800 00	700 00	
Wetmore & Morse Granite Co., Vt., stock	2,800 00	2,800 00	336 00	
Vermont Marble Co., Proctor bonds	10,000 00	10,500 00	10,000 00	
First National Bank, Montpelier, Vt., stock	1,600 00	1,680 00	1,000 00	
Total amounts	$82,900 00	$98,405 00	$49,186 00	$49,186 00

Loans made in cash to policyholders on this Company's policies assigned as collateral	1,831,718 51
Premium notes on policies in force	588,086 84

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States registered 4s bonds	$115,000 00	$129,950 00
United States registered 4s bonds	410,000 00	541,200 00
Arizona Territory 5s bonds	30,000 00	31,863 00
Arizona Territory 5s bonds	50,000 00	53,105 00
Passadena, Cal., city 5s bonds	21,900 00	22,907 00
Santa Rosa, Cal., city 4s bonds	28,875 00	29,966 00
Otero, Col., county 6s bonds	4,000 00	4,000 00

	Par value.	Market value.
Boulder, Col., city 5s bonds	$35,000 00	$36,134 00
Colorado Springs, Col., city 5s bonds	6,000 00	6,096 00
Colorado Springs, Col., city 5s bonds	25,000 00	25,000 00
Greeley, Col., city 4½s bonds	1,500 00	1,550 00
Greeley, Col., city 4½s bonds	2,500 00	2,593 00
Greeley, Col., city 4½s bonds	2,500 00	2,602 00
Greeley, Col., city 4½s bonds	4,000 00	4,224 00
Greeley, Col., city 4½s bonds	4,000 00	4,234 00
Pueblo, Col., city 4½s bonds	15,000 00	15,414 00
Pueblo, Col., city 4½s bonds	15,000 00	15,508 00
Pueblo, Col., city 4½s bonds	12,000 00	12,480 00
South Denver, Col., town 6s bonds	25,000 00	27,925 00
Pueblo county, Col., school district, No. 20 4½s bonds	40,000 00	40,636 00
Pueblo county, Col., school district, No. 1, 5s bonds	30,000 00	30,000 00
Enfield, Conn., town 4s bonds	13,000 00	13,945 00
Clay, Ind., county 5s bonds	9,000 00	9,554 00
Clay, Ind., county 5s bonds	10,500 00	11,250 00
Clay, Ind., county 5s bonds	3,500 00	3,783 00
Lawrence, Ind., county 5s bonds	22,000 00	23,465 00
Monroe, Ind., county 5s bonds	4,000 00	4,156 00
Monroe, Ind., county 5s bonds	3,000 00	3,158 00
Monroe, Ind., county 5s bonds	5,000 00	5,295 00
Monroe, Ind., county 5s bonds	5,000 00	5,326 00
Owen, Ind., county 5s bonds	2,385 00	2,385 00
Owen, Ind., county 5s bonds	2,810 00	2,860 00
Owen, Ind., county 5s bonds	3,310 00	3,407 00
Owen, Ind., county 5s bonds	9,540 00	10,079 00
Franklin, Ind., city 5s bonds	13,000 00	13,929 00
Franklin, Ind., city 5s bonds	10,000 00	11,459 00
Sullivan, Ind., town 5s bonds	18,000 00	20,111 00
Anderson, Ind., school district 5s bonds	5,500 00	5,500 00
Logansport, Ind., school district 5s bonds	16,000 00	16,448 00
Bloomington, Ill., city 4s bonds	20,000 00	20,260 00
Paris, Ill., city 5s bonds	4,000 00	4,246 00
Paris, Ill., city 5s bonds	5,000 00	5,538 00
Springfield, Ill., 5s bonds	18,200 00	18,200 00
Woodstock, Ill., city 5s bonds	2,500 00	2,500 00
Lockport, Ill., village 5s bonds	5,000 00	5,118 00
Lockport, Ill., village 5s bonds	1,700 00	1,783 00
East St. Louis, Ill., school district 5s bds	38,500 00	38,877 00
Rock Island, Ill., school district 5s bonds	38,500 00	38,877 00
Appanoose, Iowa, county 4s bonds	25,000 00	25,277 00
Carroll, Iowa, county 4½s bonds	40,000 00	40,612 00
Clarke, Iowa, county 5s bonds	10,000 00	10,000 00
Lucas, Iowa, county 4s bonds	10,000 00	10,000 00
Lucas, Iowa, county 4s bonds	10,000 00	10,029 00
Lucas, Iowa, county 4s bonds	10,000 00	10,057 00
Lucas, Iowa, county, 4s bonds	10,000 00	10,084 00
Munroe, Iowa, county 4s bonds	2,000 00	2,008 00
Munroe, Iowa county 4s bonds	24,000 00	24,326 00
Shelby, Iowa, county 5s bonds	5,000 00	5,000 00
Afton, Iowa, city 6s bonds	4,400 00	4,400 00
Ames, Iowa, city 5s bonds	15,000 00	16,387 00
Bloomfield, Iowa, city 5s bonds	8,000 00	8,206 00
Carroll, Iowa, city 4½s bonds	16,000 00	16,236 00
Corning, Iowa, city 5s bonds	14,000 00	14,000 00
Creston, Iowa, city 4½s bonds	12,000 00	12,946 00
Fairfield, Iowa, city 5s bonds	10,000 00	10,366 00
Fairfield, Iowa, city 5s bonds	10,000 00	10,605 00
Fairfield, Iowa, city 5s bonds	5,000 00	5,473 00
Indianola, Iowa, city 5s bonds	13,000 00	13,000 00
Iowa City, Iowa, city 4½s bonds	32,000 00	32,518 00
Ottumwa Iowa, city 4s bonds	8,000 00	8,036 00
Ottumwa, Iowa, city 4s bonds	10,000 00	10,056 00
Ottumwa, Iowa, city 4s bonds	14,000 00	14,092 00
Shenandoah, Iowa, city 5s bonds	20,000 00	21,358 00
Sioux City, Iowa, city 4s bonds	185,000 00	185,000 00
Villisca, Iowa, city 5s bonds	5,000 00	5,000 00
Villisca, Iowa, city 5s bonds	5,000 00	5,142 00
Waterloo, Iowa, city 4¼s bonds	20,000 00	20,946 00
Webster, Iowa, city 6s bonds	13,000 00	13,000 00
Marengo, Iowa, town 5s bonds	8,500 00	8,500 00
Oelwein, Iowa, town 5s bonds	14,000 00	15,605 00
Rock Rapids, Iowa, town 5s bonds	9,000 00	9,379 00
Rock Rapids, Iowa, town 5s bonds	3,000 00	3,000 00
Burlington, Iowa, school district 4½s bds.	16,000 00	16,000 00
Cedar Rapids, Iowa, school district 4s bds.	55,000 00	55,896 00
Centerville, Iowa, school district 5s bonds.	12,000 00	12,000 00
Clinton, Iowa, school district 4s bonds	38,500 00	38,750 00
Council Bluffs, Iowa, school dist. 4½s bds.	27,000 00	27,361 00

	Par value.	Market value.
Council Bluffs, Iowa, school dist. 4½s bds.	$5,000 00	$5,000 00
Decorah, Iowa, school district 4s bds.....	25,000 00	25,202 00
Des Moines, Iowa, school district 4½s bds.	17,000 00	17,323 00
Des Moines, Iowa, school district 4½s bds.	22,000 00	22,198 00
Doon, Iowa, school district 7s bonds.....	600 00	641 00
Forest Home, Iowa, school dist. 4½s bds.	20,000 00	20,000 00
Griswold, Iowa, school district 5s bonds....	3,000 00	3,000 00
New Cherokee, Iowa, school district 4s bds.	25,000 00	25,295 00
Marion, Iowa school district 4½s bonds....	2,000 00	2,011 00
New Cherokee, Iowa, school district 4s bds..	15,000 00	15,121 00
Oakdale, Iowa, school district 5s bonds.....	14,000 00	14,266 00
Red Oak Junction, Iowa, school district 4s bonds	27,000 00	27,110 00
Red Oak Junction, Iowa, school district 4s bonds	5,000 00	5,000 00
Sanborn, Iowa, school district 6s bonds....	3,000 00	3,000 00
Clinton, Iowa, 6s county warrants.....	2,782 06	2,782 00
Graham, Kan., county 6s bonds.....	6,000 00	6,000 00
Graham, Kan., county 6s bonds.....	3,000 00	3,000 00
Graham, Kan., county 6s bonds.....	1,000 00	1,000 00
Haskell, Kan., county 6s bonds.....	14,000 00	14,000 00
Seward, Kan., county 6s bonds.....	6,000 00	6,000 00
Newton, Kan., city 5s bonds.....	12,000 00	12,604 00
Atchison county, Kan., school district 6s bonds	10,000 00	12,071 00
Barber county, Kan., school district 6s bds.	2,850 00	2,850 00
Barber county, Kan., school district 6s bds.	1,250 00	1,250 00
Coffeyville, Kan., school district 6s bonds.	7,000 00	7,336 00
Coffeyville, Kan., school district 6s bonds.	500 00	547 00
Dickinson county, Kan., School District No. 113 6s bonds.....	3,000 00	3,021 00
Gray county, Kan., school district 6s bonds.	4,000 00	4,000 00
Horton county, Kan., school district 6s bds.	13,000 00	13,625 00
Kingman county, Kan., school district 6s bonds	1,000 00	1,000 00
Liberal, Kan., school district 6s bonds.....	15,000 00	15,000 00
Neosho county, Kan., School District No. 5 6s bonds	4,000 00	4,152 00
Reno county, Kan., School District No. 5 6s bonds.....	3,500 00	4,048 00
Stanton county, Kan., school district 6s bonds	1,000 00	1,000 00
Wa-Keeney, Kan., school district 6s bonds.	750 00	790 00
Wellington, Kan., school district 5s bonds.	14,000 00	14,441 00
Paris, Ky., school district 5s bonds.....	25,000 00	25,740 00
Baltimore, Md., city 3¼s bonds.....	80,000 00	80,720 00
Boston, Mass., city 6s bonds.....	10,000 00	10,817 00
Boston, Mass., city 3½s bonds.....	50,000 00	54,350 00
New England Cotton Yarn Co. gold 5s bds.	7,000 00	7,000 00
Alcona, Mich., county 5s bonds.....	10,000 00	11,420 00
Cheboygan, Mich., city 5s bonds.....	6,000 00	6,159 00
Cheboygan, Mich., city 5s bonds.....	6,500 00	6,916 00
Escanaba, Mich., city 5s bonds.....	20,000 00	20,632 00
Grand Haven, Mich., city 5s bonds.....	9,000 00	9,098 00
Grand Haven, Mich., city 5s bonds.....	4,000 00	4,165 00
Hillsdale, Mich., city 4½s bonds.....	5,000 00	5,101 00
Niles, Mich., city 5s bonds.....	1,000 00	1,000 00
Niles, Mich., city 5s bonds.....	9,000 00	9,193 00
Owosso, Mich., city 4s bonds.....	15,500 00	15,675 00
Owosso, Mich., city 4s bonds.....	15,000 00	15,507 00
St. Joseph, Mich., city 5s bonds.....	17,000 00	18,523 00
St. Joseph, Mich., city 4s bonds.....	20,000 00	21,004 00
Sault Ste. Marie, Mich., city 5½s bonds....	22,500 00	23,949 00
Buchanan, Mich., village 5s bonds.....	10,000 00	10,679 00
Clinton, Mich., village 5s bonds.....	2,000 00	2,019 00
Durand, Mich., village 5s bonds.....	10,000 00	10,449 00
Quincy, Mich., village 5s bonds.....	6,000 00	6,470 00
St. John, Mich., village 5s bonds.....	10,000 00	10,324 00
Tecumseh, Mich., village 5s bonds.....	11,000 00	11,493 00
Union City, Mich., village 5s bonds.....	20,000 00	21,500 00
Bay City, Mich., school district 5s bonds..	5,000 00	5,000 00
Cheboygan, Mich., school district 5s bonds.	30,000 00	31,098 00
Frankfort, Mich., school district 5s bonds..	3,000 00	3,032 00
Frankfort, Mich., school district 5s bonds..	10,000 00	10,209 00
Ironwood, Mich., school district 4½s bonds.	25,000 00	25,562 00
Mt. Clemens, Mich., school district 6s bds.	4,000 00	4,039 00
Sault Ste. Marie, Mich., school district 5s bonds	15,000 00	15,354 00
Albert Lea, Minn., city 5s bonds.....	32,000 00	34,400 00
Anoka, Minn., city 5s bonds.....	10,000 00	10,450 00
Little Falls, Minn., city 5s bonds.....	9,000 00	9,972 00

	Par value.	Market value.
Stillwater, Minn., city 5s bonds	$30,000 00	$33,477 00
Stillwater, Minn., city 5s bonds	11,000 00	12,361 00
Hibbing, Minn., village 5s bonds	11,400 00	11,674 00
Douglas county, Minn., School District No. 2 5s bonds	5,000 00	5,069 00
Douglas county, Minn., School District No. 2 5s bonds	10,000 00	10,333 00
Duluth, Minn., school district 5s bonds	20,000 00	22,950 00
Duluth, Minn., school district 5s bonds	14,000 00	16,006 00
Lake City, Minn., school district 5s bonds	9,000 00	9,162 00
Lyon county, Minn., school district 5s bds.	1,000 00	1,024 00
Lyon county, Minn., school district 5s bds.	8,000 00	8,208 00
West Duluth, Minn., school district 5s bds.	20,000 00	20,404 00
Sullivan, Mo., county 4s bonds	49,000 00	49,494 00
Vernon, Mo., county 4½s bonds	25,000 00	26,825 00
Carthage, Mo., city 5s bonds	8,000 00	8,000 00
Carthage, Mo., city 4s bonds	15,000 00	15,372 00
Carthage, Mo., city 4s bonds	10,000 00	10,365 00
Gallatin, Mo., city 4½s bonds	25,000 00	25,705 00
Hannibal, Mo., city 5s bonds	17,000 00	17,000 00
Jefferson, Mo., city 4½s bonds	54,000 00	56,624 00
Monett, Mo., city 5s bonds	14,800 00	15,214 00
Nevada, Mo., city 5s bonds	24,000 00	25,970 00
Sedalia, Mo., city 4½s bonds	50,000 00	52,600 00
Trenton, Mo., city 4½s bonds	10,000 00	10,168 00
Trenton, Mo., city 4½s bonds	10,000 00	10,409 00
Trenton, Mo., city 4½s bonds	10,000 00	10,607 00
Trenton, Mo., city 4½s bonds	7,000 00	7,539 00
Nevada, Mo., school district 5s bonds	5,000 00	5,000 00
Clay county, Mo., School District No. 2 6s bonds	2,500 00	2,500 00
Silver Bow, Mont., county 5s bonds	25,000 00	26,185 00
Helena, Mont., city 5s bonds	40,000 00	41,408 00
Helena (Lewis and Clark counties), Mont., school district 5s bonds	10,000 00	10,219 00
Douglas, Neb., county 5s bonds	20,000 00	21,964 00
Dundy, Neb., county 7s bonds	600 00	648 00
Kearney, Neb., city 5s bonds	25,000 00	26,787 00
Omaha, Neb., city 5s bonds	20,000 00	20,964 00
Red Cloud, Neb., city 6s bonds	10,000 00	10,000 00
Aurora, Neb., school district 6s bonds	5,000 00	5,000 00
Cass county, Neb., School District No. 17 7s bonds	2,000 00	2,000 00
Cass county, Neb., School District No. 22 6s bonds	6,300 00	6,642 00
Columbus, Neb., school district 4½s bonds	25,000 00	25,420 00
Dawson county, Neb., School District No. 4 7s bonds	1,110 00	1,199 00
Dawson county, Neb., School District No. 4 7s bonds	1,200 00	1,419 00
Holt county, Neb., School District No. 44 7s bonds	3,000 00	3,574 00
Johnson county, Neb., School District No. 33 5s bonds	2,000 00	2,000 00
Johnson county, Neb., School District No. 33 5s bonds	2,000 00	2,044 00
Johnson county, Neb., School District No. 33 5s bonds	4,000 00	4,159 00
Kearney, Neb., school district 6s bonds	10,000 00	10,481 00
Kearney, Neb., school district 5s bonds	30,000 00	31,380 00
Oakdale, Neb., school district 6s bonds	2,500 00	2,749 00
Saline county, Neb., School District No. 44 5s bonds	10,000 00	10,202 00
Saline county, Neb., School District No. 2 5s bonds	21,000 00	21,000 00
State, county and city 5s and 4s, various warrants	83,210 96	83,210 96
N. H. state registered 6s bonds	11,000 00	11,924 00
Hillsborough Bridge, N. H., village 4s bds.	25,000 00	26,925 00
Woodsville, N. H., village 4s bonds	12,000 00	12,235 00
Hudson, N. J., county 4s bonds	37,000 00	37,425 00
Atlantic City, N. J., city 4½s bonds	21,000 00	23,104 00
Atlantic City, N. J., city 4½s bonds	10,000 00	11,349 00
Long Branch, N. J., city 5s bonds	20,000 00	20,000 00
Union, N. J., town 5s bonds	20,000 00	20,143 00
New Mexico territory 5s bonds	40,000 00	40,780 00
New Mexico territory 5s bonds	10,000 00	10,340 00
Albuquerque, N. M., school district 6s bds.	20,000 00	24,106 00
New York state registered certificates 3s	55,000 00	55,000 00
Brooklyn, N Y., city 3½s bonds	50,000 00	54,255 00
Gallia, Ohio, county 5s bonds	10,000 00	10,620 00

	Par value.	Market value.
Gallia, Ohio, county 5s bonds	$5,000 00	$5,000 00
East Liverpool, Ohio, city 5s bonds	20,000 00	21,490 00
Fostoria, Ohio, city 5s bonds	16,000 00	16,000 00
Washington, Ohio, city 5s bonds	6,000 00	6,108 00
Washington, Ohio, city 5s bonds	1,000 00	1,046 00
Washington, Ohio, city 5s bonds	3,240 00	3,240 00
Washington, Ohio, city 5s bonds	4,500 00	4,633 00
Washington, Ohio, city 5s bonds	1,000 00	1,051 00
Xenia, Ohio, city 4½s bonds	6,000 00	6,106 00
Zanesville, Ohio, city 4s bonds	50,000 00	50,615 00
Zanesville, Ohio, city 4s bonds	25,000 00	25,730 00
Wellston, Ohio, town 5s bonds	2,000 00	2,000 00
Wellston, Ohio, town 5s bonds	3,000 00	3,071 00
Wellston, Ohio, town 5s bonds	2,000 00	2,092 00
Wellston, Ohio, town 5s bonds	4,000 00	4,286 00
Wellston, Ohio, town 5s bonds	3,000 00	3,405 00
Wellston, Ohio, 5s bonds	2,000 00	2,298 00
Wellston, Ohio, town 5s bonds	1,000 00	1,156 00
Wellston, Ohio, town 5s bonds	4,000 00	4,766 00
Wellston, Ohio, 5s bonds	1,000 00	1,201 00
Wellston, Ohio, town 5s bonds	15,000 00	16,420 00
Bridgeport, Ohio, village 5s bonds	25,000 00	26,875 00
Bryan, Ohio, village 5s bonds	30,000 00	32,745 00
Lorain, Ohio, village 6s bonds	5,000 00	5,215 00
Louisville, Ohio, village 5s bonds	15,000 00	16,216 00
Wapakoneta, Ohio, village 5s bonds	1,000 00	1,059 00
Wapakoneta, Ohio, village 5s bonds	9,000 00	9,809 00
Wapakoneta, Ohio, village 5s bonds	1,500 00	1,665 00
Wapakoneta, Ohio, village 5s bonds	6,000 00	6,710 00
Wapakoneta, Ohio, village 5s bonds	1,000 00	1,062 00
Wapakoneta, Ohio, village 5s bonds	9,000 00	9,831 00
Wapakoneta, Ohio, village 5s bonds	1,500 00	1,671 00
Wapakoneta, Ohio, village 5s bonds	6,000 00	6,721 00
Collingwood, Ohio, school district 5s bonds	16,000 00	17,228 00
Martin's Ferry, Ohio, school district 5s bds.	10,000 00	11,631 00
Ottawa, Ohio, school district 5s bonds	20,000 00	22,068 00
Atoria, Ore., city 5s bonds	20,000 00	21,492 00
Oregon county and city 6½s warrants	236 25	236 00
Beaver, Pa., town 5s bonds	4,000 00	4,000 00
Beaver, Pa., town 5s bonds	600 00	600 00
Beaver, Pa., town 5s bonds	2,100 00	2,179 00
Beaver, Pa, town 5s bonds	2,400 00	2,491 00
Beaver, Pa., town 5s bonds	900 00	934 00
Beaver, Pa., town 5s bonds	3,000 00	3,387 00
Beaver, Pa., town 5s bonds	1,100 00	1,206 00
Beaver, Pa., town 5s bonds	1,200 00	1,294 00
Rochester, Pa., town 5s bonds	11,000 00	11,875 00
DuBois, Pa., borough 4½s bonds	32,000 00	33,753 00
Duquesne, Pa., borough 4½s bonds	40,000 00	42,903 00
Duquesne, Pa., borough 4½s bonds	10,000 00	11,284 00
Duquesne, Pa., borough 4½s bonds	10,000 00	11,515 00
Grove City, Pa., borough 4s bonds	2,000 00	2,062 00
Grove City, Pa., borough 4s bonds	4,000 00	4,125 00
Grove City, Pa., borough 4s bonds	4,000 00	4,125 00
Sharpsville, Pa., borough 4½s bonds	1,000 00	1,071 00
Sharpsville, Pa., borough 4½s bonds	13,500 00	15,561 00
Sharpsville, Pa., borough 4½s bonds	7,000 00	7,357 00
Sharpsville, Pa., borough 4½s bonds	2,000 00	2,161 00
Logan, Pa., school district 5s bonds	20,000 00	20,474 00
E. Providence, R. I., town 4½s bonds	4,000 00	4,755 00
E. Providence, R. I., town 4½s bonds	23,000 00	28,476 00
Huron, S. Dak., city 6s bonds	12,500 00	12,500 00
Pierre, S. Dak., city 6s bonds	11,000 00	11,000 00
Sioux Falls, S. Dak., city 5s bonds	20,000 00	22,512 00
Hughes county, S. Dak., school district 6s bonds	10,000 00	10,000 00
Huron, S. Dak., school district 6s bonds	20,000 00	20,000 00
Tennesse state registered 3s bonds		94,500 00
Weber, Utah, county 5s bonds	40,000 00	44,044 00
Ogden, Utah, city 5s bonds	20,000 00	20,711 00
Virginia state registered 2s bonds	30,000 00	26,250 00
Amherst, Virginia, county 4½s bonds	40,000 00	41,317 00
Newport News, Virginia, city 4½s bonds	35,000 00	33,870 00
Vermont state 4s bonds	50,000 00	50,000 00
Vermont state 4s demand bonds	30,000 00	28,800 00
Vermont state 4s bonds	100,000 00	100,000 00
Barre, Vt., city 4s bonds	45,000 00	48,393 00
Burlington, Vt., city 4s bonds	25,000 00	26,892 00
Montpelier, Vt., 3s bonds	40,000 00	40,000 00
Montpelier, Vt., city 4s bonds	15,000 00	15,903 00
Montpelier, Vt., city 4s bonds	17,000 00	17,304 00

	Par value.	Market value.
Montpelier, Vt., city 4s bonds	$17,500 00	$18,131 00
St. Albans, Vt., city 4s bonds	25,000 00	25,777 00
St. Albans, Vt., city 4s bonds	15,000 00	15,604 00
Vergennes, Vt., city 4½s demand bonds	3,500 00	3,500 00
Vergennes, Vt., city 4½s bonds	8,000 00	8,081 00
Vergennes, Vt., city 4½s bonds	1,000 00	1,043 00
Vergennes, Vt., city 4½s bonds	2,000 00	2,104 00
Arlington, Vt., town 4s bonds	32,000 00	33,107 00
Bakersfield, Vt., town 4½s bonds	3,000 00	3,000 00
Bennington, Vt., town 4s bonds	50,000 00	52,250 00
Bennington, Vt., town 3¾s bonds	30,000 00	30,144 00
Brighton, Vt., town 4½s bonds	12,500 00	12,805 00
Corinth, Vt., town 4s bonds	18,000 00	18,086 00
Danville, Vt., town 4s bonds	9,000 00	9,162 00
Dorset, Vt., town 4s bonds	35,000 00	35,752 00
East Montpelier, Vt., town 4½s bonds	3,813 33	3,813 33
Fairfield, Vt., town 3¾s bonds	20,000 00	20,000 00
Greensboro, Vt., town 4s bonds	12,000 00	12,000 00
Highgate, Vt., town 4½s bonds	1,000 00	1,000 00
Highgate, Vt., town 4½s bonds	2,000 00	2,028 00
Highgate, Vt., town 4½s bonds	2,000 00	2,055 00
Highgate, Vt., town 4½s bonds	2,000 00	2,080 00
Highgate, Vt., town 4½s bonds	3,000 00	3,154 00
Highgate, Vt., town 4½s bonds	3,000 00	3,186 00
Hyde Park, Vt., 4½s bonds	9,350 00	9,350 00
Jamaica, Vt., town 4½s bonds	10,000 00	10,308 00
Mount Tabor, Vt., town 5s bonds	6,000 00	6,000 00
Middlebury, Vt., town 4s bonds	13,000 00	13,400 00
Middlebury, Vt., town 4s bonds	8,000 00	8,130 00
Newfane, Vt., town 4½s bonds	8,000 00	8,000 00
Newfane, Vt., town 4½s bonds	1,000 00	1,000 00
Rutland, Vt., town 4½s bonds	2,000 00	2,024 00
Rutland, Vt., town 4½s bonds	842 00	867 00
Rutland, Vt., town 4½s bonds	2,253 37	2,253 37
Sheldon, Vt., town 4½s bonds	12,000 00	12,338 00
Swanton, Vt., town 4½s bonds	65,000 00	65,000 00
Swanton, Vt., town 4½s bonds	1,000 00	1,000 00
Swanton Vt., town 4½s bonds	2,200 00	2,221 00
Townsend, Vt., town 4½s bonds	8,000 00	8,261 00
Underhill, Vt., town 5s demand bonds	1,500 00	1,500 00
Walden, Vt., town 4s bonds	8,000 00	8,148 00
Walden, Vt., town 4s bonds	10,000 00	10,436 00
Walden, Vt., town 4s bonds	5,000 00	5,275 00
Wallingford, Vt., town 4s demand bonds	2,500 00	2,500 00
Waterbury, Vt., town 4s bonds	8,000 00	8,095 00
Waterbury, Vt., town 4s bonds	4,000 00	4,107 00
Waterbury, Vt., town 4s bonds	4,000 00	4,138 00
Waterbury, Vt., town 4s bonds	4,000 00	4,167 00
Waterbury, Vt., town 4s bonds	2,500 00	2,617 00
West Rutland, Vt., town 4s bonds	17,500 00	17,500 00
Wilmington, Vt., town 4½s bonds	19,200 00	20,231 00
Wilmington, Vt., town 4s bonds	3,000 00	3,035 00
Barton, Vt., village 4s bonds	10,000 00	10,594 00
Barton, Vt., village 4s bonds	30,000 00	30,924 00
Barton Landing, Vt., village 4½s bonds	12,800 00	13,273 00
Bradford, Vt., village 4s bonds	7,000 00	7,098 00
Bradford, Vt., village 4s bonds	35,000 00	35,570 00
Brandon, Vt., village 4s bonds	15,000 00	15,310 00
Brandon, Vt., village 4s bonds	10,000 00	10,664 00
Brattleboro, Vt., village 4s bonds	3,500 00	3,517 00
Enosburg Falls, Vt., village 4s bonds	2,000 00	2,009 00
Enosburg Falls, Vt., village 4s bonds	1,600 00	1,619 00
Hardwick, Vt., village 4s bonds	15,000 00	15,178 00
Hartford, Vt., village fire district 4s bds	12,000 00	12,273 00
Hyde Park, Vt., village 4s bonds	15,000 00	15,144 00
Johnson, Vt., village 4s bonds	10,000 00	10,248 00
Johnson, Vt., village 4s bonds	6,000 00	6,057 00
Ludlow, Vt., village 4s bonds	25,000 00	25,570 00
Newport, Vt., village 4½s demand bonds	10,000 00	10,000 00
Northfield, Vt., village 4s bonds	5,000 00	5,092 00
Northfield, Vt., village 4s bonds	10,000 00	10,308 00
North Troy, Vt., village 4s bonds	15,000 00	15,000 00
Proctor, Vt., village 4s bonds	3,000 00	3,014 00
Proctor, Vt., village 4s bonds	22,000 00	22,842 00
Proctor, Vt., village 4s bonds	24,000 00	25,624 00
Richford, Vt., village 4½s bonds	2,500 00	2,559 00
St. Johnsbury, Vt., village 4s bonds	2,000 00	2,049 00
St. Johnsbury, Vt., village 4s bonds	4,000 00	4,115 00
St. Johnsbury, Vt., village 4s bonds	20,000 00	20,802 00
Waterbury, Vt., village 4s bonds	20,000 00	20,098 00
Waterbury, Vt., village 4s bonds	14,000 00	14,134 00
West Randolph, Vt., 3½s village bonds	14,000 00	14,000 00
Winooski, Vt., village 4s bonds	14,000 00	14,511 00

	Par value.	Market value.	
Barre, East, Vt., school district 5s bonds..	$2,000 00	$2,000 00	
Barre, East, Vt., school district 5s bonds..	400 00	414 00	
Bennington, Vt., school district 3¾s bonds.	15,000 00	15,088 00	
Bennington, Vt., school district 3¾s bonds.	10,000 00	10,092 00	
Brattleboro, Vt., school district 4s bonds....	20,000 00	21,006 00	
North Troy, Vt., school district 4s bonds....	4,000 00	4,000 00	
Vergennes, East, Vt., school district 4½ demand bonds	1,300 00	1,300 00	
Sheldon Marble Co. mtg. 5s bonds	53,000 00	55,665 00	
Lewis, Wash., county 5½s bonds	10,000 00	10,443 00	
Lewis, Wash., county 5½s bonds	10,000 00	10,320 00	
Seattle, Wash., city 5s bonds	20,000 00	21,000 00	
Seattle, Wash., city 5s bonds	20,000 00	21,074 00	
Tacoma, Wash., city 5s bonds	25,000 00	26,515 00	
South Bend, Wash., city 4s bonds	24,000 00	24,000 00	
Seattle, Wash., School District No. 1 6s bds.	10,000 00	10,481 00	
Huntington, W. Va., city 6s bonds	47,000 00	59,149 00	
Parkersburg, W. Va., city 5s bonds	25,000 00	27,297 00	
Outagamie, Wis., county 5s bonds	25,000 00	25,810 00	
Appleton, Wis., city 5s bonds	2,500 00	2,500 00	
Fon du Lac, Wis., city 4½s bonds	13,000 00	13,393 00	
Green Bay, Wis., city 5s bonds	20,000 00	20,900 00	
Green Bay, Wis., city 5s bonds	3,000 00	3,292 00	
Madison, Wis., city 4s bonds	23,000 00	23,754 00	
Manitowoc, Wis., city 4½s bonds	12,500 00	13,033 00	
Merrill, Wis., city 5s bonds	3,000 00	3,000 00	
Merrill, Wis., city 5s bonds	10,500 00	10,684 00	
Merrill, Wis., city 5s bonds	9,000 00	9,379 00	
Merrill, Wis., city 5s bonds	1,000 00	1,060 00	
Reedsburg, Wis., city 5s bonds	1,000 00	1,007 00	
Reedsburg, Wis., city 5s bonds	2,000 00	2,028 00	
Reedsburg, Wis., city 5s bonds	2,000 00	2,054 00	
Reedsburg, Wis., city 5s bonds	12,000 00	12,572 00	
Elkhorn, Wis., village 5s bonds	14,000 00	14,382 00	
Appleton, Wis., school district 4½s bonds..	12,000 00	12,270 00	
Delavan, Wis., school district 5s bonds....	5,000 00	5,071 00	
Delavan, Wis., school district 5s bonds....	18,500 00	19,119 00	
Cheyenne, Wyo., city 6s bonds	25,000 00	25,630 00	
First National Bank, Montpelier, Vt., stk..	23,100 00	24,255 00	
Montpelier National Bank, Montpelier, Vt., stock	1,700 00	2,975 00	
Total (carried out at par value)	$6,630,797 97	$6,998,537 66	$6,630,797 97
Cash in Company's office, $848.55; deposited in banks, $530,141.99; total			530,990 54
Bills receivable			5,060 58
Total net or ledger assets, as per balance above			**$16,646,927 20**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$96,080 41	
Bonds and stocks	96,002 82	
Collateral loans	1,749 12	
Premium notes, loans or liens	70,192 76	
Other assets	11,684 61	
Total		275,709 72
Market value of bonds and stocks over cost		367,739 69

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$94,544 36	$148,945 29	
Gross deferred premiums on policies in force	57,069 05	263,195 41	
Total	$151,613 41	$412,140 70	
Deduct cost of collection	86,419 64	28,849 85	
	$65,193 77	$383,290 85	
Net amount of uncollected and deferred premiums			448,484 62
Aggregate ledger and other assets			$17,738,861 23

Item not Admitted.

Bills receivable	$5,060 58
Total admitted Assets	**$17,733,800 65**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$15,132,947 10	
Same for dividend additions	43,068 11	
Same for annuities	197,259 93	
Net reserve		$15,373,275 14
Present value of amounts not yet due on matured installment policies (face, $45,639.63)		36,337 93
Death losses in process of adjustment or adjusted and not due	$17,080 00	
Death losses reported, no proofs received	35,584 70	
Death losses and other policy claims resisted by the Company	3,500 00	
Total policy claims		56,164 70
Dividends of surplus or other description of profits due policyholders		11,555 80
Premiums paid in advance		9,488 54
Due on account of salaries, rents and office expenses		5,689 00
Reserve on cancelled policies upon which a surrender value may be demanded		13,276 90
Extra life rate endowments reserve		357,408 31
Liabilities on policyholders' account		$15,863,196 32
Gross divisible surplus		1,870,604 33
Total Liabilities		$17,733,800 65

Surplus accumulated on deferred dividend policies apportioned or not	$31,985 50
Surplus accumulated on all other policies	1,038,618 83

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	25,896	$57,317,307
Endowment policies	12,593	21,585,860
All other policies	602	1,599,800
Return premiums and reversionary additions	.....	153,591

New policies issued during the year.

Whole life policies	5,770	11,440,600
Endowment policies	3,222	5,708,403
All other policies	204	513,000
Return premiums and reversionary additions	.....	27,588

Old policies revived during the year.

Whole life policies	69	164,000
Endowment policies	29	49,000

Old policies increased in amount.

	Number.	Amount.
Endowment policies	.....	$15,000
Total number and amount	48,385	$98,574,149
Deduct policies decreased and ceased to be in force	4,269	8,684,123
Total policies in force at end of year	44,116	$89,890,026

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	28,988	$63,050,854
Endowment policies	14,489	25,077,749
All other policies	639	1,590,800
Return premiums and reversionary additions	.....	170,623
Total policies in force at the end of year	44,116	$89,890,026

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	360	$944,179
By maturity (endowments)	62	106,468
By expiry (term)	48	117,800
By surrender	1,300	2,731,812
By lapse	1,494	2,646,074
By change and decrease	36	284,736
Not taken	969	1,853,054
Totals	4,269	$8,684,123

	Number.	Amount.
Annuities in force December 31, 1899	54	$17,596 28

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

Policies in force December 31, 1898	4,429	$9,898,343
Policies issued during 1899	1,002	2,118,994
Totals	5,431	$12,017,337
Deduct policies ceased to be in force during 1899	571	1,237,381
Policies in force in New York Dec. 31, 1899	4,860	$10,779,956

	Number.	Amount.
Losses and claims incurred during 1899	55	$150,489 22

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	46	$139,458 52
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $384,754.98; notes or credits, $44,096.84; total		$428,851 82

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$501,781 84	
Received during the year on old policies	233,901 04	
Total		$735,682 88
Deductions during the year, as follows:		
Used in payment of losses and claims	$9,738 94	
Used in purchase of surrendered policies	49,024 22	
Used in payment of dividends to policyholders	655 58	
Redeemed by maker in cash	88,177 30	
Total reduction of premium not account		147,596 04
Balance, note assets at end of the year		$588,086 84

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 1, 1835; commenced business December 1, 1843.]

BENJAMIN F. STEVENS, President. S. F. TRULL, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$413,447 82	
Renewal premiums, without deductions for commissions or other expenses	2,965,482 84	
Dividends applied to pay running premiums	362,917 80	
Dividends applied to purchase paid-up additions and annuities	19,197 55	
Surrender values applied to purchase paid-up insurance	33,552 14	
Total premium receipts		$3,794,598 15
Interest on:		
Mortgage loans		304,887 76
Bonds and dividends on stock		608,835 56
Premium notes, loans or liens		104,835 64
Other debts due the company (collateral loans)		59,005 05
Discount on claims paid in advance		19,399 35
Rents from Company's property		125,081 53
From all other sources, viz.: Profit and loss		1,984 90
Total Receipts during the year		$5,018,627 94
Balance of net or ledger assets December 31, 1898		26,041,330 71
Total		$31,059,958 65

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,655,349 00	
Matured endowments and additions thereto	363,242 00	
Total net amount actually paid for losses and matured endowments		$2,018,591 00
Premium notes voided by lapse		4,960 76
Dividends paid policyholders in cash		57,039 02
Dividends applied to pay running premiums		362,917 80
Dividends applied to purchase paid-up additions		19,197 55
Surrender values paid in cash		455,310 77
Surrender values applied to purchase paid-up insurance		33,552 14
(*Total paid policyholders* $2,951,569.04)		
Commissions and bonuses to agents (less commission reinsurance), new policies, $211,122.67; renewals, $144,538.52; total		355,661 19
Salaries and allowances for agencies, including managers, agents and clerks		40,116 51
Medical examiners' fees		26,832 50
Salaries and all other compensation of officers and other home office employes		141,355 97
Taxes on premiums, $34,027.61; on reserves, $26,442.15; total		60,469 76
Taxes on real estate		30,002 92
Insurance Department fees and agents' licenses, $8,329.10; municipal and State licenses, $1,644.92; total		9,974 02

Rent	$24,749 04
Commuting renewal commissions	5,057 55
Advertising, $20,932.99; printing and stationery, $20,115.95; postage, $3,918.69; total	44,967 63
Legal expenses, $3,172.31; furniture, etc., $3,606.85; total	6,779 16
Repairs and expenses on real estate	64,953 00
United States revenue	9,467 98
All other disbursements, viz.: Home office and agencies' incidentals	27,936 63
(*Total miscellaneous expenses* $848,323.86)	
Total Disbursements during the year	$3,799,892 90
Balance	$27,260,065 75

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$2,371,989 26
Loans on mortgage (first liens) on real estate	7,292,035 17

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chic., Bur. & Quincy stock	$2,500 00	$3,046 88	$1,450 00
Atchison, Topeka & Santa Fe bonds	1,500 00	1,492 50	
Atchison, Topeka & Santa Fe bonds	500 00	395 00	1,600 00
Swift & Co. bonds	1,000 00	1,050 00	
Huntington Ave. Lands stk.	9,600 00	9,600 00	7,644 00
Westminster Bk., Providence, R. I., stock	5,000 00	6,000 00	5,000 00
New England Nat. Bank of Kansas City stock	5,000 00	6,750 00	4,500 00
Chauncy Hall School stock	67,900 00	114,751 00	25,000 00
Galveston, Harrisburg & San Antonio stock	3,000 00	3,285 00	
United Electric Securities Co. (5th series) bonds	6,000 00	6,000 00	
Central & So. American Telegraph Co. stock	4,000 00	4,400 00	25,000 00
Lake Erie & Western stock	10,000 00	8,500 00	
American Loan & Trust Co. stock	2,000 00	2,325 00	
Union Pacific R. R. stock	22,500 00	10,828 13	
Chicago Junc. Rys. & Union Stock Yards Co. stock	20,000 00	24,400 00	
Manhattan Ry. of New York stock	20,000 00	19,400 00	38,000 00
Kan. City, Ft. Scott & Memphis bonds	2,000 00	2,090 00	
Bangor & Arostook bonds	90,000 00	101,700 00	80,000 00
Kansas City Stock Yards Co. Missouri stock	50,000 00	59,000 00	
Denver Union Stock Yard Co. stock	10,000 00	15,000 00	50,000 00
Metropolitan St. Ry. Co. of Kansas City stock	2,500 00	2,475 00	1,500 00
Louisville, Evansville & St. Louis bonds	100,000 00	100,000 00	
Norwich & Worcester stock	30,000 00	66,000 00	125,000 00
First National Bank of Dubuque stock	1,000 00	1,000 00	
Home Insurance Co. of New York (fire) stock	2,000 00	4,500 00	1,000 00
First National Bank of Dubuque stock	500 00	500 00	500 00
Wall St. Building Co. of Kansas City bonds	200,000 00	250,000 00	200,000 00

	Par value.	Market value.	Amount loaned.
Metropolitan St. Ry. Co. of Kansas City stock.....	$90,000 00	$89,100 00	
New England Trust Co., Boston, stock.....	6,000 00	15,360 00	$100,000 00
Bay State Trust Co., Boston, stock	2,500 00	3,125 00	
Chicago & Northwestern stk.	48,100 00	76,960 00	50,000 00
Chicago Junc. Rys. & Union Stock Yards Co. stock.....	20,000 00	26,300 00	
Old Colony Trust Co., Boston, stock	10,000 00	40,000 00	$100,000 00
American Bell Telephone Co. stock	1,500 00	5,115 00	
Boston Elevated Ry. Co. stk.	20,000 00	19,600 00	
American Bell Telephone Co. stock	14,700 00	50,127 00	
Chic., Mil. & St. Paul stk....	20,000 00	23,500 00	100,000 00
Union Pacific stock.....	35,000 00	26,381 25	
Chic., Bur. & Quincy, Ill. division, bonds.....	5,000 00	5,075 00	
Old Colony Trust Co. Boston, stock	20,000 00	80,000 00	50,000 00
Metropolitan St. Ry. Co. of Kansas City stock.....	12,000 00	11,880 00	8,000 00
Fitchburg R. R. Co. stock...	5,000 00	5,750 00	23,000 00
American Bell Telephone Co. stock	5,000 00	17,050 00	
Merchants' Nat. Bank, Indianapolis, stock.....	15,000 00	19,950 00	13,000 00
Chicago & Northwestern stk..	2,000 00	3,200 00	5,000 00
Chic., Mil. & St. Paul stock..	2,500 00	4,300 00	
Metropolitan St. Ry. Co. of Kansas City stock.....	21,400 00	21,186 00	16,000 00
Old Colony Trust Co., Boston, stock	10,000 00	40,000 00	50,000 00
Metropolitan W. Side El. Ry. Co. of Chicago stock.....	50,000 00	38,500 00	
Chic., Bur. & Quincy stock..	60,000 00	73,125 00	60,000 00
Chic., Bur. & Quincy stock..	8,000 00	9,750 00	10,000 00
New York, New Haven & Hartford stock	1,000 00	2,140 00	
Cinn. Edison Elec. Co. bds....	19,000 00	19,950 00	
Miss. Edison Elec. Co. bds...	12,000 00	12,000 00	
N. Y. Gas & Elec. Light, Heat & Power Co. bonds.....	3,000 00	2,700 00	
Ogden City, Utah, bonds.....	1,000 00	1,020 00	
Cen. Union Tel. Co. bonds....	30,000 00	31,500 00	
New Orleans Edison Electric Co. bonds	4,000 00	4,200 00	100,000 00
City of Norfolk, Va., bonds...	6,000 00	6,270 00	
City of Montreal, Can., bonds.	2,000 00	2,160 00	
West End St. Ry. Co. bonds..	1,000 00	1,050 00	
No. Chic. Elec. Ry. Co. bds..	10,000 00	11,000 00	
Cen. Union Tel. Co. bonds...	9,000 00	10,125 00	
Wor. & Web. St. Ry. Co. bds.	13,000 00	14,040 00	
Trust Co. of America, New York, stock	10,000 00	21,000 00	35,000 00
Federal Trust Co., Bos., stk.	15,000 00	15,000 00	
Swift & Company stock.....	5,000 00	5,150 00	
Atchison, Topeka & Santa Fe stock	45,000 00	27,900 00	
Reading Company, stock.....	80,000 00	42,200 00	
Man. Ry. Co. of N. Y. stock.	10,000 00	9,687 50	75,000 00
Hocking Valley R. R. Co. stk.	10,000 00	6,100 00	
Boston United Gas (2d series) bonds	5,000 00	2,500 00	
St. Louis & San Francisco stk.	100,000 00	9,750 00	
Malden & Melrose Gas Light Company stock.....	20,000 00	27,000 00	20,000 00
Chic. Junc. Rys. & Union Stock Yards Co. stock.....	40,000 00	52,600 00	
Federal Steel stock.....	120,000 00	64,500 00	100,000 00
Kansas City, Ft. Scott & Memphis bonds	13,000 00	13,585 00	
Metropolitan St. Ry. Co. of Kansas City, stock.....	10,000 00	9,900 00	8,000 00
Chicago, Mil. & St. Paul stk.	10,000 00	11,750 00	
Cleveland, Cinn., Chic. & St. Louis, stock.....	40,000 00	24,500 00	
Federal steel Co. stock.....	19,000 00	14,155 00	

	Par value.	Market value.	Amount loaned.
Am. Bell Tel. Co. stock.....	$5,500 00	$18,755 00	
Terminal R. R. Association of St. Louis bonds.....	17,000 00	19,040 00	$100,000 00
Louisville & Jeffersonville Bridge Co. bonds.....	16,000 00	14,720 00	
Missouri, Kans. & Texas, bds.	5,000 00	3,400 00	
Chic. & Northwestern stock.	10,000 00	16,000 00	
Gen. Electric Co. deb. bonds..	3,000 00	3,450 00	
Atchison, Topeka & Santa Fe stock	220,000 00	136,400 00	100,000 00
Great Northern R. R. Co. stk.	10,000 00	17,300 00	
Pittsburg, Cinn., Chic. & St. Louis stock.....	50,000 00	39,500 00	
Pittsburg, Cinn., Chic. & St. Louis stock.....	20,000 00	18,400 00	
Southern Pacific Co. stock..	100,000 00	38,250 00	100,000 00
Minneapolis & St. Louis R. R. Co. stock.....	20,000 00	12,000 00	
Col. Southern R. R. Co. stk.	10,000 00	1,600 00	
Nat. Ham. Bank of Bos. stk.	2,500 00	2,550 00	
Rutland R. R. Co. bonds.....	2,000 00	2,120 00	
Old Colony Trust Co., Boston, stock	60,000 00	240,000 00	150,000 00
Bal. & Ohio R. R. Co. bonds.	30,000 00	28,575 00	25,000 00
Chic. Junc. Rys. & Union Stock Yds. Co. stock.....	5,000 00	6,575 00	
Union Pacific R. R. Co. stock.	10,000 00	4,812 50	25,000 00
Chic., Burl. & Quincy stock..	14,000 00	17,062 50	
Old Dominion Mining Co. stk.	10,000 00	2,000 00	
Old Lowell Nat. Bank stock..	700 00	819 00	
Manchester Mills stock.....	900 00	909 00	
Arlington Mills stock.....	700 00	735 00	4,000 00
Merrimack Man. Co. stock..	2,000 00	2,320 00	
City of Milwaukee bonds....	100 00	119 00	
Atchison, Topeka & Santa Fe stock	115,000 00	71,300 00	
U. S. Rubber Co. stock.....	10,000 00	10,512 50	
Atchison, Topeka & Santa Fe bonds	2,000 00	1,990 00	
Exeter St. Ry. Co. bonds....	1,000 00	1,020 00	
Chicago, Bur. & Quincy, Iowa Div. bonds.....	1,000 00	1,015 00	100,000 00
Boston United Gas bonds....	25,000 00	20,000 00	
Philadelphia & Reading bds..	2,000 00	2,440 00	
Mergenthaler Lin. Co. stock.	4,000 00	8,000 00	
Boston & Maine stock.....	3,300 00	6,633 00	
Mass. Electric Co. stock.....	5,000 00	3,650 00	
Denver & Rio Grande stock..	3,500 00	2,485 00	
Duluth & Iron Range bonds.	100,000 00	100,000 00	90,000 00
Swift & Company stock.....	1,500 00	1,545 00	800 00
Central Pacific Ry. Co. bonds.	80,000 00	65,600 00	
Manhattan Ry. Co. bonds...	40,000 00	42,000 00	100,000 00
Chicago Terminal Co. bonds.	2,000 00	1,877 50	
Mo., Kans. & Texas bonds...	2,000 00	1,815 00	
Illinois Central, Louisville Div. & Term. bonds.....	11,000 00	11,000 00	25,000 00
Boston Terminal Co. bonds..	14,000 00	16,240 00	
Northern R. R. Co. stock....	20,000 00	32,400 00	
Chic., Burlington & Quin. stk.	50,000 00	60,937 50	
Chic. Junc. Rys. & Union Stock Yds. Co. stock.....	15,000 00	19,725 00	
Missouri Pacific bonds.....	4,000 00	3,760 00	100,000 00
Kansas City, Ft. Scott & Memphis bonds	1,000 00	1,045 00	
N. Y. Central & Hud. River, L. S. Coll. bonds.....	3,000 00	2,895 00	
Chicago Sanitary bonds.....	1,000 00	1,017 50	
Atchison, Topeka & Santa Fe stock	20,000 00	12,400 00	20,000 00
General Electric Co. stock..	14,000 00	17,290 00	
Boston & Maine R. R. Co. stk.	60,000 00	120,600 00	100,000 00
American Bell Tel. Co. stock.	4,000 00	13,640 00	7,000 00
Boston Wharf Co. stock.....	5,680 00	35,571 00	25,000 00
Total amounts	$3,059,580 00	$3,343,071 26	$2,510,994 00

		$2,510,994 00
Loans made in cash to policyholders on this Company's policies assigned as collateral		1,034,822 88
Premium notes on policies in force.....		274,762 55

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States 4 per cent. loan bonds	$616,037 50	$670,000 00
United States 3 per cent. loan bonds		27,500 00
Boston, Mass., bonds		100,600 00
Boston, Mass., bonds		81,307 50
Boston, Mass., bonds		296,166 80
Boston, Mass., bonds	910,736 12	110,520 00
Boston, Mass., bonds		110,570 00
Boston, Mass., bonds		81,540 00
Boston, Mass., bonds		231,940 00
Brookline, Mass., bonds		21,575 40
Brookline, Mass., bonds		8,052 00
Brookline, Mass., bonds	195,984 00	7,850 70
Brookline, Mass., bonds		53,721 20
Brookline, Mass., bonds		113,475 70
Cambridge, Mass., bonds	125,850 00	149,412 60
Lawrence, Mass., bonds		32,224 00
Lawrence, Mass., bonds	153,591 63	52,670 00
Lawrence, Mass., bonds		81,135 00
Lowell, Mass., bonds	63,300 00	53,675 00
Lowell, Mass., bonds		13,531 42
Lynn, Mass., bonds	125,000 00	123,564 60
Lynn, Mass., bonds		11,944 90
Manchester, Mass., bonds	102,000 00	105,876 00
Milton, Mass., bonds		8,076 80
Milton, Mass., bonds	28,500 00	9,126 90
Milton, Mass., bonds		10,107 00
Milton, Mass., bonds		1,535 70
Medford, Mass., bonds	98,346 37	115,986 90
Newton, Mass., bonds	108,825 00	67,416 00
Newton, Mass., bonds		55,165 00
New Bedford, Mass., bonds	10,000 00	5,195 00
New Bedford, Mass., bonds		5,262 00
Quincy, Mass., bonds	8,500 00	6,088 80
Quincy, Mass., bonds		2,531 50
Salem, Mass., bonds	10,000 00	10,620 00
Waltham, Mass., bonds		24,048 00
Waltham, Mass., bonds	59,000 00	16,096 00
Waltham, Mass., bonds		19,136 80
Woburn, Mass., bonds		1,004 00
Woburn, Mass., bonds	13,500 00	5,630 90
Woburn, Mass., bonds		7,115 50
Worcester, Mass., bonds	35,000 00	38,430 00
Bridgeport, Conn., bonds	50,000 00	54,035 00
Cincinnati, O., bonds	65,000 00	70,401 50
Columbus, O., bonds	28,000 00	28,341 60
Chicago, Ill., bonds	149,750 00	105,340 00
Chicago, Ill., bonds		52,825 00
Eden, Me., bonds	36,000 00	15,229 50
Eden, Me., bonds		21,338 10
Johnston, R. I., bonds	55,000 00	25,402 50
Johnston, R. I., bonds		30,963 00
Kansas City, Mo., bonds		14,263 20
Kansas City, Mo., bonds	163,808 25	58,210 00
Kansas City, Mo., bonds		102,590 00
Lawrence, Kan., bonds	50,000 00	52,835 00
Lewiston, Me., bonds	100,000 00	108,690 00
Lancaster, N. H., fire precinct bonds		2,005 00
Lancaster, N. H., fire precinct bonds		1,007 00
Lancaster, N. H., fire precinct bonds		2,018 00
Lancaster, N. H., fire precinct bonds		1,015 00
Lancaster, N. H., fire precinct bonds		2,034 00
Lancaster, N. H., fire precinct bonds		2,038 00
Lancaster, N. H., fire precinct bonds		2,042 00
Lancaster, N. H., fire precinct bonds		1,022 00
Lancaster, N. H., fire precinct bonds		2,050 00
Lancaster, N. H., fire precinct bonds	35,100 00	2,051 00
Lancaster, N. H., fire precinct bonds		1,027 00
Lancaster, N. H., fire precinct bonds		2,057 00
Lancaster, N. H., fire precinct bonds		2,575 00
Lancaster, N. H., fire precinct bonds		2,062 00
Lancaster, N. H., fire precinct bonds		3,096 00
Lancaster, N. H., fire precinct bonds		1,034 00
Lancaster, N. H., fire precinct bonds		517 50
Lancaster, N. H., fire precinct bonds		4,144 00
Lancaster, N. H., fire precinct bonds		519 00
Lancaster, N. H., fire precinct bonds		1,662 40
Minneapolis, Minn., bonds	185,000 00	105,060 00
Minneapolis, Minn., bonds	185,000 00	89,675 00
Milwaukee, Wis., bonds		3,021 00
Milwaukee, Wis., bonds	13,000 00	5,100 00
Milwaukee, Wis., bonds		5,166 00

	Book value.	Market value.
Meredith, N. H., village fire district bonds		$11,250 00
Meredith, N. H., village fire district bonds.	$35,000 00	11,280 00
Meredith, N. H., village fire district bonds.		11,313 00
Meredith, N. H., village fire district bonds.		5,672 00
Morrisville, Vt., bonds		5,000 00
Morrisville, Vt., bonds		10,111 00
Morrisville, Vt., bonds	45,000 00	10,250 00
Morrisville, Vt., bonds		10,343 00
Morrisville, Vt., bonds		10,421 00
Marietta, O., bonds	49,000 00	51,327 50
New Hampshire bonds		2,050 00
New Hampshire bonds		1,050 00
New Hampshire bonds	20,500 00	537 00
New Hampshire bonds		13,158 00
New Hampshire bonds		5,593 00
Norwich, Conn., bonds		28,982 50
Norwich, Conn., bonds	69,000 00	48,193 20
Omaha, Neb., bonds		23,167 90
Omaha, Neb., bonds	58,000 00	25,417 50
Omaha, Neb., bonds		10,654 00
Providence, R. I., bonds	53,153 06	57,450 30
St. Paul, Minn., bonds	100,000 00	112,530 00
Sheybogan, Wis., bonds	100,000 00	103,920 00
Seattle, Wash., bonds	25,000 00	25,000 00
St. Albans, Vt., bonds		2,000 00
St. Albans, Vt., bonds		2,007 00
St. Albans, Vt., bonds		2,013 00
St. Albans, Vt., bonds		2,018 00
St. Albans, Vt., bonds	16,980 00	2,023 00
St. Albans, Vt., bonds		2,028 00
St. Albans, Vt., bonds		2,033 00
St. Albans, Vt., bonds		2,038 00
St. Albans, Vt. bonds		1,035 00
Wayne county, Mich., bonds	50,000 00	51,050 00
Willimantic, Conn., bonds	80,000 00	82,832 00
Boston & Maine bonds		171,000 00
Boston & Maine bonds	175,000 00	29,125 00
Maine Central bonds	35,240 00	42,550 00
Maine Central bonds	74,913 75	84,700 00
Concord & Montreal bonds	299,250 00	330,000 00
Connecticut River bonds	60,000 00	60,000 00
Portland Union Ry. Station Co. bonds		26,062 50
Portland Union Ry. Station Co. bonds	50,000 00	26,250 00
New York, New Haven & Hartford bonds	134,493 75	177,000 00
New York, New Haven & Hartford bonds.	11,500 00	21,795 50
New Haven & Derby bonds	14,250 00	15,000 00
Housatonic bonds	100,000 00	130,000 00
Norwich & Worcester bonds	50,000 00	55,000 00
Boston & Providence bonds	125,000 00	138,750 00
Old Colony bonds		142,500 00
Old Colony bonds	219,810 00	112,000 00
Providence & Worcester bonds	139,000 00	175,950 00
Fitchburg R. R. Co. bonds		104,500 00
Fitchburg R. R. Co. bonds	230,000 00	83,600 00
Fitchburg R. R. Co. bonds		55,500 00
Brookline & Pepperell bonds	50,000 00	55,000 00
Pennsylvania R. R. Co. bonds	150,000 00	156,000 00
Philadelphia, Wilmington &Bal. bonds		50,000 00
Philadelphia, Wilmington & Bal. bonds	193,871 67	129,800 00
Philadelphia, Wilmington & Bal., bonds		31,800 00
Delaware & Chesapeake bonds	108,531 25	113,300 00
Pittsburgh, Cin., Chic. & St. L., series A		88,920 00
Pittsburgh, Cin., Chic. & St. L., series B	150,000 00	25,080 00
Pittsburgh, Cin., Chic. & St. L., series C		57,000 00
Baltimore & Ohio prior lien bonds	89,475 00	95,250 00
Baltimore & Ohio first mortgage bonds	48,367 00	49,000 00
Pittsburgh, Clev. & Toledo bonds	50,000 00	53,500 00
N. Y. Cent. & Hudson R. R. bonds	98,990 00	113,880 00
N. Y. Cent. & Hudson R. R. bonds	48,812 50	48,250 00
N. Y. Cent. & Hudson R. R. bonds	48,332 50	47,500 00
Sturgis, Goshen & St. Louis bonds	36,250 00	37,500 00
Mich. Central bonds	50,000 00	59,000 00
Mich. Central bonds	98,500 00	103,000 00
Atchison, Top. & Santa Fe gen. mtg. bds.	209,965 25	273,625 00
Atchison, Top. & Santa Fe adjust. bds.	15,000 00	39,500 00
Chic., Burling. & Quincy, Neb. Ex. bonds.		109,000 00
Chic., Burling. & Quincy, Ill. Div. bds.	220,700 00	23,345 00
Chic., Burling. & Quincy, Ill. Div. bds.		101,000 00
Bur. & Mo. River R. R. Co. in Neb. bds.	121,066 25	137,160 00
Chicago & Northwestern bonds		21,000 00
Chicago & Northwestern bonds	50,000,00	34,500 00
Fremont, Elkhorn & Missouri Valley bds.	50,000 00	67,500 00

	Book value.	Market value.
Northern Illinois bonds	$100,000 00	$114,000 00
Ottumwa, Cedar Falls & St. Paul bonds	50,000 00	54,500 00
Chic., Mil. & St. Paul, C. & Pac. W. Div., bonds	50,000 00	59,500 00
Chic., Mil. & St. Paul, C. & Pac. W. Div., bonds	48,942 50	58,000 00
Dakota & Great Southern bonds	100,000 00	116,000 00
Chicago & Eastern Illinois bonds	196,950 00	224,000 00
Chicago, Rock Island & Pacific bonds	248,500 00	263,750 00
Des Moines & Fort Dodge bonds	21,700 00	24,000 00
Chicago & West Michigan bonds	36,463 13	43,750 00
Chic. Junc. & Union Stock Yards Co. bds.	42,000 00	42,000 00
Cincinnati, Dayton & Ironton bonds	47,750 00	56,750 00
Dayton & Michigan bonds	50,000 00	56,500 00
Indiana, Decatur & Western	100,000 00	100,000 00
Cleve., Cinn., Chic. & St. Louis bonds	91,000 00	95,000 00
Duluth & Iron Range bonds	47,500 00	54,500 00
Detroit, Grand Rapids & Western bonds.	20,640 00	21,150 00
Kansas City, Clinton & Springfield bonds.	41,600 00	45,000 00
Kansas Equipment Co. bonds	25,000 00	23,750 00
Louisville, Evansville & St. Louis bonds.	100,000 00	100,000 00
Louisville & Nashville bonds	197,750 00	192,000 00
Northern Pacific bonds	4,547 38	8,450 00
Oregon Short Line bonds	50,000 00	63,250 00
St. Paul Union Depot Co. bonds	50,000 00	54,000 00
St. Joseph & Grand Island bonds	21,240 00	20,750 00
St. Louis Southern bonds	10,000 00	10,400 00
St. Louis & San Francisco bonds	50,000 00	55,000 00
Union Pacific bonds	182,000 00	209,000 00
Central Pacific bonds	99,778 62	98,500 00
Denver City Tramway bonds	37,000 00	29,600 00
Globe Street bonds	100,000 00	105,000 00
Omaha street bonds	98,500 00	102,000 00
St. Louis & Surburban bonds	15,352 00	15,912 00
St. Louis Cable & Western bonds	50,000 00	59,000 00
Worcester Consolidated street bonds	48,500 00	51,000 00
North Chicago City bonds	30,000 00	32,100 00
Metropolitan Street bonds	192,000 00	210,000 00
Corrigan Consolidated bonds	95,600 00	102,240 00
Grand Avenue bonds	95,500 00	105,000 00
Kansas City Cable bonds	99,500 00	101,000 00
Brookline Gas Light Co. bonds	50,000 00	52,500 00
Chelsea Gas Light Co. bonds	100,000 00	105,000 00
Denver Consolidated Gas Co. bonds	45,625 00	50,500 00
Minneapolis Gas Light Co. bonds	50,000 00	53,000 00
Troy Gas Co. bonds	25,000 00	28,750 00
Newton & Watertown Gas Light Co. bds.	69,000 00	25,000 00
Newton & Watertown Gas Light Co. bds.		44,000 00
Kansas City, Mo., Gas Co. bonds	20,000 00	20,400 00
American Bell Telephone Co. bonds	25,000 00	25,125 00
Westerly, R. I., bonds	30,000 00	30,000 00
Auburn, Me., bonds	75,000 00	75,000 00
Third Ave. R. R. Co. bonds	50,000 00	50,000 00
Third Ave. R. R. Co. bonds	50,000 00	50,000 00
Stamford, Conn., bonds	50,000 00	50,000 00
Atlantic National Bank stock	7,101 00	9,000 00
Globe National Bank stock	25,000 00	.....
Hide & Leather National Bank stock	14,000 00	16,100 00
Merchants' National Bank stock	13,650 00	15,470 00
State National Bank stock	10,273 10	14,400 00
Third National Bank stock	105,000 00	105,000 00
Tremont National Bank stock	15,951 25	12,000 00
Webster National Bank stock	13,400 00	14,070 00
Winthrop National Bank stock	15,000 00	22,500 00
Bay State National Bank, Lawrence, stock.	7,500 00	11,500 00
First National Bank, Cambridge, stock	7,500 00	8,600 00
National City National Bank, Lynn, stock.	16,050 00	15,515 00
Nicollet National Bank, Minneapolis, stock	20,000 00	21,000 00
Boston National Bank, Seattle, stock	15,000 00	11,250 00
New England National Bank, Kansas City stock	36,930 57	52,650 00
New England National Bank, Boston, stock	15,500 00	15,500 00
American Loan & Trust Co. stock	20,000 00	23,250 00
Boston Safe Deposit & Trust Co. stock	93,750 00	142,187 50
Mattapan Deposit & Trust Co. stock	10,000 00	11,500 00
State Street Trust Co. stock	7,000 00	7,490 00
New England Safe Deposit & Trust Co. of Kansas City stock	24,300 00	24,300 00
Boston & Albany R. R. stock	242,836 75	294,000 00
Boston & Maine R. R. common stock	11,765 27	20,502 00
Boston & Maine R. R. (Boston & Lowell) stock	30,000 00	48,400 00

	Book value.	Market value.	
Boston & Maine R. R. (Conn. & Passumpsic Rivers) stock	$80,000 00	$128,000 00	
Boston & Maine R. R. (Northern) stock	10,000 00	16,200 00	
Boston & Maine R. R. (Portland, Saco & Portsmouth) R. R. stock	20,000 00	40,000 00	
New York, New Haven & Hartford R. R. stock	43,306 75	64,200 00	
New York, New Haven & Hartford R. R. (Boston & Providence) stock	45,000 00	89,400 00	
New York, New Haven & Hartford R. R. (Norwich & Worcester) preferred stock	127,500 00	186,150 00	
Fitchburg R. R. preferred stock	82,225 75	101,250 00	
Baltimore & Ohio R. R. preferred stock	2,100 55	3,192 00	
Chicago, Burlington & Quincy R. R. stock	139,978 39	174,890 63	
New York Central & Hudson River R. R. stock	139,978 39	174,890 63	
St. Joseph & Grand Island R. R. first preferred stock	15,750 00	17,500 00	
St. Joseph & Grand Island R. R. second preferred stock	1,250 00	2,125 00	
Pere Marquette R. R. preferred stock	2,297 47	11,880 00	
Union Pacific R. R. preferred stock	10,000 00	18,843 75	
West End Street Ry. preferred stock	37,500 00	56,000 00	
Metropolitan Street Ry. of Kansas City stk.	109,500 00	109,760 00	
Denver City Tramway stock	6,500 00	6,500 00	
Boston Ground Rent Trust stock	50,000 00	46,375 00	
Boston Northwest Real Estate Co. stock	97,115 00	35,750 00	
Boston Northwest Real Estate Co. stock		46,750 00	
Dwight Manufacturing Co. stock	2,500 00	4,787 50	
Massachusetts Cotton Mills stock	5,000 00	5,237 50	
Massachusetts Fireproof Storage and Warehouse Co. stock	16,000 00	15,200 00	
Massachusetts Title Insurance Co. stock	12,000 00	4,200 00	
Central Building Trust stock	20,000 00	20,000 00	
Western Real Estate Trustees stock	25,000 00	25,000 00	
Total (carried out at book value)	$13,341,276 33	$14,891,358 70	$13,341,276 33
Cash deposited in banks			434,185 56
Total net or ledger assets, as per balance above			**$27,260,065 75**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$119,206 29	
Bonds and stocks	26,569 00	
Collateral loans	21,554 45	
Premium notes, loans or liens	27,008 45	
Rents due and accrued on company's property or lease	14,736 48	
Total		209,074 67
Market value of bonds and stocks over cost		1,550,082 37

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$31,695 07	$172,786 94	
Gross deferred premiums on policies in force	56,277 00	395,748 28	
Totals	$87,972 07	$568,535 22	
Deduct cost of collection	43,986 03	28,426 76	
	$43,986 04	$540,108 46	
Net amount of uncollected and deferred premiums			584,094 50
Total admitted Assets			**$29,603,317 29**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$26,207,487 00	
Same for dividend additions	289,901 00	
Net reserve		**$26,497,388 00**

Death losses due and unpaid	$76,742 00	
Matured endowments due and unpaid	13,340 00	
Death losses in process of adjustment	20,000 00	
Death losses reported, no proofs received	47,063 00	
Death losses and other policy claims resisted by the Company	3,500 00	
Total policy claims		$160,645 00
Dividends or surplus or other description of profits due policyholders		149,486 58
Liabilities on policyholders' account		**$26,807,519 58**
Gross divisible surplus		**2,795,797 71**
Total Liabilities		**$29,603,317 29**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	14,241	$39,726,271
Endowment policies	25,097	67,075,095
All other policies	1,128	3,479,788
New policies issued during the year.		
Whole life policies	3,816	9,237,998
Endowment policies	1,631	3,235,281
All other policies	384	1,108,082
Old policies revived during the year.		
Whole life policies	81	222,543
Endowment policies	30	63,000
All other policies	10	46,000
Old policies changed and increased.		
Whole life policies	146	192,436
Endowment policies	378	410,260
All other policies	5	14,743
Total number and amount	46,947	$124,811,497
Deduct policies decreased and ceased to be in force.	4,097	10,279,734
Total policies in force at the end of the year	42,850	$114,531,763

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	16,366	$44,382,283
Endowment policies	25,171	66,166,589
All other policies	1,313	3,982,891
Total policies in force at the end of the year	42,850	$114,531,763

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	602	$1,797,684
By maturity (endowments)	130	365,489
By expiry (term)	7	3,725
By surrender	947	2,328,449
By lapse	1,174	2,626,000
By change and decrease	527	1,293,685
Not taken	710	1,864,702
Totals	4,097	$10,279,734

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	1,651	$5,437,424
Policies issued during 1899	373	1,110,052
Total	2,024	$6,547,476
Deduct policies ceased to be in force during 1899	223	671,729
Policies in force in New York December 31, 1899	1,801	$5,875,747

	Number.	Amount.
Losses and claims unpaid December 31, 1898	9	$19,342
Losses and claims incurred during 1899	65	228,118
Total	74	$247,460

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	71	$240,433

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $195,639.91; notes or credits, $56,496.03; total $252,135 94

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$296,036 21	
Received during the year on old policies	19,315 15	
Total		$315,351 36
Deductions during the year, as follows:		
Used in payment of losses and claims	$22,958 34	
Used in purchase of surrendered policies	5,055 62	
Voided by lapse	4,960 76	
Used in payment of dividends to policyholders	2,046 15	
Redeemed by maker in cash	5,567 94	
Total reduction of premium note account		40,588 81
Balance, note assets at end of the year		$274,762 55

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Incorporated March, 1857; commenced business November 25, 1858.]

H. L. PALMER, President. J. W. SKINNER, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$2,871,188 84	
Renewal premiums, without deductions for commissions or other expenses	14,501,651 29	
Dividends applied to pay running premiums	1,217,842 34	
Dividends applied to purchase paid-up additions and annuities	365,129 81	
Surrender values applied to pay running premiums	865 00	
Consideration for annuities other than matured installment policies	37,054 08	
Total premium receipts		$18,993,731 36
Interest on:		
Mortgage loans		3,553,592 59
Bonds		1,074,334 04
Loans made to policyholders		336,604 02
Premium notes, loans or liens		36,847 08
Other debts due the Company and bank deposits		84,442 14
Discount on claims paid in advance		144,220 20
Rents from Company's property		334,043 72
Profit on sales of real estate		31,000 59
From all other sources		16,327 72
Total Receipts during the year		**$24,605,143 46**
Balance of net or ledger assets December 31, 1898		109,948,854 05
Total		**$134,553,997 51**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$4,680,863 78	
Matured endowments and additions thereto	872,139 52	
Claims on installment policies and additions	30,754 66	
Total net amount actually paid for losses and matured endowments		$5,583,757 96
Paid to annuitants		8,809 58
Dividends paid policyholders in cash		932,057 06
Dividends applied to pay running premiums		1,217,842 34
Dividends applied to purchase paid-up additions and annuities		365,129 81
Surrender values paid in cash		921,009 56
Surrender values applied to pay running premiums		865 00
(*Total paid policyholders*.....$9,029,471.31)		
Commissions and bonuses to agents (less commission on reinsurances), new policies, $1,247,199.81; renewals, $1,212,502.08; annuities, $741.08; total		2,460,442 97
Medical examiners' fees, $139,447.90; inspection of risks, $20,615.20; total		160,063 10
Salaries and all other compensation of officers and other home office employes		408,528 65

Taxes on premiums, $190,172.30; municipal and State licenses, $8,902.45; on reserves, $11,915.40; on income, $186,386.54; total		$397,376 69
Taxes on real estate, $96,902.72; internal revenue, $55,643.49; total		152,546 21
Insurance Department fees and agents' licenses		13,131 87
Rent, including $35,800 Company's occupancy		35,800 00
Advertising, $3,882.75; printing and stationery, $51,436.66; postage, $79,231.71; total		134,551 12
Legal expenses, $70,777.87; furniture, etc., $3,186.94; total		73,964 81
Repairs and expenses on home office building		23,810 61
Losses on sales of real estate		4,390 50
All other disbursements		394,928 95
(Total miscellaneous expenses $4,259,535.48)		
Total Disbursements during the year		$13,289,006 79
Balance		$121,264,990 72

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$4,305,550 56
Loans on mortgage (first liens) on real estate	70,558,964 76
Loans made in cash to policyholders on this Company's policies assigned as collateral	6,580,965 00
Premium notes on policies in force	288,101 98

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Adair county, Mo., bonds	$51,062 00	$51,950 00
Adams county, Neb., bonds	10,000 00	10,000 00
Alabama, "Class A." bonds	119,000 00	131,483 10
Albion, Mich., water bonds	50,000 00	59,555 00
Allen county, Ind., bonds	363,156 10	393,237 20
Anderson county, Kans., bonds	25,000 00	27,295 00
Athens county, Ohio, bonds	100 000 00	136,489 00
Atlantic City, N. J., water bonds	100 000 00	117,080 00
Bay county, Mich., bonds	115,000 00	128,216 60
Bay county, Mich., board of supervisors bds.	46,000 00	49,768 40
Beatrice, Neb., railroad bonds	50,000 00	50,000 00
Beatrice, Neb., water works bonds	13,000 00	13,000 00
Beloit, Wis., refunding bonds	5,500 00	5,506 77
Berkley, Va., bonds	25,000 00	28,337 50
Bexar county, Texas, bridge bonds	60,000 00	64,644 00
Bexar county, Texas, court house bonds	82,000 00	86,337 80
Birmingham, Ala., bonds	85,000 00	75,000 00
Blackford county, Ind., court house bonds	60,000 00	128,907 20
Blackford county, Ind., court house bonds	54,000 00	
Boone county, Neb., railroad bonds	20,000 00	20,000 00
Boston Mass., New Ferry Landing bonds	106,380 33	105,490 00
Boston, Mass., Nurses' Home bonds	105,957 00	105,490 00
Boston, Mass., water loan bonds	159,016 50	162,115 00
Boston, Mass., bonds	692,607 17	698,425 00
Brooklyn, N. Y., bonds	250,000 00	266,550 00
Brooklyn, N. Y., school building bonds	250,000 00	277,825 00
Burlington, Cedar Rapids & Northern Ry. Co. 1st mtg. bonds	346,801 79	341,047 20
Canton Union School Dist., Fulton county, Ill., bonds	18,000 00	20,336 20
Chicago Columbian Exposition bonds	189,480 25	193,749 00
Chicago & Eastern Ill. R. R. Co. 1st mtg. S. F. bonds	35,819 60	35,495 00
Chicago, Rock Island & Pacific R. R. bds.	156,808 54	156,000 00
Chicago, St. Louis & New Orleans R. R. Co., (Memphis division)	612,816 60	605,291 90
C., M. & St. P. Railway (Chi. & Pac. Western division)	2,765,184 66	2,719,575 00
C., M. & St. P. Ry. (Southern Minnesota division)	531,707	526,212 50

	Book value.	Market value.
C., M. & St. P. Ry. (Southwestern division)	$350,318 98	$348,975 00
C., M. & St. P. Ry. (Hastings & Dak. div.).	1,352,089 14	1,333,080 00
C., M. & St. P Ry. (Dubuque division)	179,908 16	177,018 75
C., M. & St. P. Ry. (Hastings & Dak. div.).	261,277 45	255,645 00
Clay county, Minn., funding bonds	40,000 00	45,836 00
Cleveland, Ohio, sewer district bonds	220,000 00	233,530 00
Cleveland, Ohio, bridge bonds	199,000 00	231,397 20
Cleveland, Ohio, park bonds	457,826 00	467,400 00
Clinton, Iowa, bonds	38,000 00	38,459 80
Colorado Springs water works bonds	53,000 00	53,000 00
Colorado Springs water works bonds	58,000 00	60,186 60
Colorado Springs water bonds	9,000 00 }	30,409 40
Colorado Springs water bonds	20,000 00 }	
Colorado Springs sewer bonds	75,000 00 }	100,120 50
Colorado Springs sewer bonds	20,000 00 }	
Colorado Springs gold refund. water bonds	65,000 00	65,396 50
Colorado reg. coupon funding bonds	223,000 00	239,122 90
Coryell county, Texas, bonds	75,000 00	76,537 50
Dallas, Texas, general improvement bonds.	66,000 00	70,554 00
Dallas county, Texas, bonds	192,000 00	204,821 60
Davidson county, Tenn., bonds	195,000 00	217,876 50
Dayton, Ohio, bonds	161,000 00	179,731 70
Dearborn county, Ind., bonds	24,000 00	28,651 20
Denton county, Texas, bonds	89,000 00	89,382 70
Denver public improvement bonds	269,000 00	273,680 60
DeWitt county, Texas, bonds	30,000 00	30,322 00
Douglas county, Neb., bonds	117,000 00	122,323 50
Duluth, Minn., bonds	150,000 00	173,295 00
Ellis county, Texas, bonds	150,000 00	156,735 00
El Paso county, Colo., school dist. bonds	38,000 00	39,626 40
Elwood Twp., Ill., funding bonds	4,500 00	4,580 70
Evanston, Ill., bonds	31,145 70	31,114 50
Evanston, Ill., refunding bonds	50,000 00	51,704 00
Fayette county, Ind., funding bonds	10,000 00	11,252 00
Fillmore county, Neb., bonds	15,000 00	15,000 00
Fort Worth, Texas, bonds	69,000 00	75,927 60
Frankfort, Ind., bonds	12,000 00	13,224 30
Freeport, Ill., bonds	27,800 00	28,917 60
Galveston, Texas, limited debt bonds	50,000 00	54,730 00
Galveston county, Texas, bridge bonds	100,000 00	102,800 00
Goliad county, Texas, bonds	61,780 00	60,244 60
Greene county, Ind., funding bonds	40,000 00	45,396 00
Greenfield, Ind., water works bonds	23,000 00	27,198 00
Hale county, Ala., refunding bonds	21,500 00	21,697 80
Hamilton, Ohio, electric light bonds	50,000 00	60,136 00
Hamilton county, Ind., bonds	120,000 00	128,568 00
Hancock county, Ind., bonds	35,000 00	38,539 30
Hannibal & St. Joseph R. R. con. mtg. bds.	807,721 75	807,820 00
Harris county, Texas, bonds	100,000 00	105,090 00
Hennepin county, Minn., bonds	200,000 00	242,280 00
Henry county, Ohio, bonds	5,000 00	5,000 00
Hopkins county, Texas, bonds	65,000 00	67,314 00
Idaho wagon road bonds	117,992 00	121,750 20
Illinois Central R. R. (Louisv. div.) bonds.	1,270,687 50	1,290,250 00
Iowa Central Ry. bonds	359,255 24	352,592 80
Jasper county, Ind., bonds	82,500 00	90,255 00
Jasper county, Ind., bonds	40,000 00	46,188 50
Jasper county, Ind., bonds	31,787 50	32,654 50
Jeffersonville, Ind., bonds	73,500 00	88,008 90
Jennings county, Ind., bonds	55,000 00	63,971 75
Kansas City, Kans., bonds	26,742 00	26,260 00
Kansas City, Kans., bonds	100,000 00	110,890 00
Kansas City, Kans., bonds	40,000 00	44,456 00
Kansas City, Mo., bonds	50,000 00	51,340 00
Kearney, Neb., bonds	17,000 00	17,000 00
Kenton, Ohio, bonds	40,000 00	46,349 75
Knox county, Tenn., bonds	215,000 00	253,743 00
Lake Erie & Western R. R. bonds	410,275 23	397,102 50
La Porte county, Ind., bonds	72,000 00	74,041 20
La Porte, Ind., bonds	14,000 00	14,699 80
Las Animas county, Colo., county bonds	119,500 00	123,503 25
Lebanon Village, Ohio, water works bonds	30,000 00	35,635 80
Lehigh Valley Ry. bonds	649,978 74	633,847 50
Lehigh Valley Terminal Ry. bonds	1,140,736 49	1,115,730 00
Lincoln, Neb., railroad aid bonds	25,000 00	25,182 50
Llano county, Texas, bridge refunding bonds	33,200 00	32,156 80
Llano county, Texas, court house refund. bds	30,089 00	29,142 10
Lorain county, Ohio, bonds	159,605 72	161,581 80
Madison, Wis., bonds	15,000 00	16,020 00
Madison county, Ala., bonds	22,500 00	25,627 50
Madison county, Kentucky, bonds	76,992 60	77,349 00

	Book value.	Market value.
Mahaska county, Iowa, bonds	$30,000 00	$31,146 00
Mahoning county, Ohio, bonds	185,000 00	206,354 50
Manchester, Va., bonds	32,500 00	33,156 50
Marion county, Ind., bonds	55,000 00	56,441 00
Marion county, Iowa, bonds	18,000 00	18,280 80
Marion county, Kans., bonds	43,000 00	47,897 70
Massachusetts Metropolitan water loan bonds	500,000 00	560,050 00
Massachusetts Metropolitan parks loan bds.	1,500 000 00	1,685,250 00
Massachusetts harbor improvement bonds..	250,000 00	280,875 00
McCracken county, Ky., bonds	200,000 00	220,040 00
Medina county, Ohio, bonds	3,000 00	3,013 95
Medina county, Texas, bonds	1,000 00	1,000 00
Menard county, Ill., bonds	40,000 00	42,266 75
Menominee, Mich., bonds	44,000 00	51,040 00
Mercer county, Ohio, bonds	4,000 00	4,012 90
Milam county, Texas, bonds	20,000 00	20,093 00
Milam county, Texas, bonds	12,800 00	13,346 56
Milam county, Texas, bonds	73,500 00	76,638 45
Milwaukee, Wis., bonds	622,000 00	677,109 90
Milwaukee, Wis., bonds	30,000 00	
Milwaukee & Northern R. R. bonds	793,525 24	730,915 00
Minneapolis, Minn., bonds	27,000 00	29,845 80
Minneapolis, Minn., bonds	90,000 00	102,402 00
Minneapolis, Minn., bonds	40,000 00	45,788 00
Minneapolis, Minn., bods	99,000 00	113,325 30
Montgomery county, Ala., bonds	100,000 00	120,200 00
Monroe county, Ind., bonds	20,000 00	27,353 00
Monroe county, Wis., bonds	30,000 00	31,227 00
Morrison county, Minn., bonds	25,000 00	29,510 00
Muskingum county, Ohio, bonds	25,000 00	25,210 00
Nashville, Tenn., bonds	40,000 00	42,280 00
Nashville, Tenn., bonds	100,000 00	104,630 00
Nashville, Tenn., bonds	100,000 00	113,660 00
Neenah, Wis., bonds	60,000 00	65,500 00
Newark Twp., Ohio, bonds	30,000 00	32,486 00
New York City bonds	1,039,835 00	1,057,287 80
New York, Chicago & St. Louis R. R. bds..	292,258 92	287,040 00
North Chicago, Ill., bonds	30,000 00	32,763 00
North Dakota bonds	50,000 00	55,540 00
O'Brien county, Iowa, bonds	75,000 00	75,000 00
Omaha bonds	34,000 00	38,964 00
Osceola county, Iowa, bonds	50,000 00	50,245 00
Ottawa, Ill., bonds	39,000 00	41,459 40
Ottawa, Ill., bonds	60,000 00	67,692 00
Ottumwa, Iowa, bonds	35,000 00	38,741 50
Owen county, Ky., bonds	100,000 00	120,855 00
Paris, Ill., bonds	17,000 00	18,654 70
Parkersburg, W. Va., bonds	28,000 00	31,057 60
Pasadena, Cal., bonds	9,500 00	9,547 65
Pasadena, Cal., bonds	30,000 00	31,780 00
Pickaway county, Ohio, bonds	24,000 00	25,508 80
Pittsylvania county, Va., bonds	50,000 00	61,020 00
Pulaski county, Ind., bonds	40,000 00	44,812 00
Red Wing, Minn., bonds	49,000 00	53,456 80
Reno county, Kans., bonds	45,000 00	47,074 50
Richland county, Wis., bonds	30,000 00	31,227 50
Richmond, Va., bonds	100,000 00	104,400 00
Riverside, Ill., bonds	20,000 00	21,174 00
Rush county, Ind., bonds	160,000 00	177,300 00
San Antonio, Tex., bonds	12,000 00	15,232 80
St. Croix county, Wis., bonds	55,000 00	60,496 00
St. Louis county, Minn., bonds	50,000 00	55,245 00
Seymour, Ind., bonds	25,000 00	26,690 00
Sheboygan, Wis., bonds	50,000 00	51,605 00
Sheboygan, Wis., bridge and viaduct bds..	17,000 00	17,147 50
Spokane, Wash., Gen. Municipal bonds	310,000 00	367,660 00
Spokane, Wash., Gold Water bonds	214,576 00	225,340 00
Spokane county, Wash., Gold Funding bds.	50,000 00	53,450 00
Springfield, Ill., bonds	12,700 00	12,839 70
Sterling, Ill., board of education bonds	20,000 00	20,898 00
Steubenville, Ohio, water works bonds	19,000 00	21,290 90
Tarrant county, Tex., refunding bonds	68,000 00	68,000 00
Tippecanoe county, Ind., bonds	175,000 00	183,680 00
Tipton county, Ind., bonds	85,000 00	101,931 10
Toledo, Ohio, water works bonds	60,000 00	60,498 00
Tuscola, Ill., funding bonds	20,000 00	20,434 00
Union Pacific R. R. Co. 1st mtg. R. R. and land grant gold bonds	3,160,704 25	3,060,000 00
United States 5 per cent. bonds	500,000 00	563,750 00
United States 4 per cent. bonds	40,000 00	45,600 00
Utah Territory public building bonds	217,342 00	241,654 40
Utah State refunding bonds	121,000 00	130,111 30

	Book value.	Market value.	
Vincennes, Ind., high school bonds	$22,000 00	$24,096 00	
Wabash county, Ind., funding bonds	5,000 00	5,012 50	
Waco, Tex., sewer bonds, 2nd series	30,000 00	34,299 00	
Waco, Tex., Waco & N. W. R. R. sub. bds.	41,000 00	48,449 70	
Walla Walla county, Wash., funding bonds.	80,000 00	80,464 00	
Wapello county, Iowa, funding bonds	35,162 40	36,437 40	
Washington county, Neb., refunding bonds.	74,000 00	80,985 60	
Waupun, Wis., water works bonds	25,000 00	26,609 10	
Wayne county, Ind., bonds	18,000 00	18,536 40	
Wayne county, Ind., bonds	10,000 00	10,519 00	
Wayne county, Ind., bonds	83,700 00	89,830 00	
West Chicago, Ill., bonds	542,000 00	575,604 00	
West Chicago, Ill., bonds	500,000 00	543,250 00	
West Chicago, Ill., bonds	300,000 00	329,460 00	
White county, Ind., bonds	44,000 00	47,185 00	
Williamson county, Ill., bonds	75,000 00	79,431 00	
Winston, N. C., bonds	60,000 00	63,294 00	
Woodbury county, Iowa, bonds	238,000 00	251,328 00	
Woodbury county, Iowa, bonds	65,000 00	66,059 50	
Woodford county, Ky., bonds	34,826 20	35,539 95	
Wyandotte county, Kans., bonds	94,000 00	101,369 60	
Wyandotte county, Kans., bonds	60,000 00	63,215 25	
Wyandotte county, Kans., bonds	23,000 00	24,692 90	
Youngstown, Ohio, board of education bds.	25,000 00	26,461 20	
Total (carried out a tbook value)	$35,466,436 75	$36,810,184 63	35,466,436 75
Cash in Company's office, $450,027.87; deposited in banks, $3,644,618.95; total			4,094,646 82
Agents' debit balances			5,320 46
Total			$121,299,986 33
Deduct agents' credit balances, $29,164.19; all other ledger liabilities, $5,831.42; total			34,995 61
Total net or ledger assets, as per balance above.			**$121,264,990 72**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$1,097,030 73	
Bonds	665,654 42	
Premium notes, loans or liens	9,640 57	
Other assets	248,418 45	
Rents due and accrued on Company's property or lease	26,430 98	
Total		2,047,175 15
Market value of bonds over book value		1,343,747 88

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force	$454,013 00	$556,077 00	
Gross deferred premiums on policies in force	158,289 00	1,227,849 00	
Totals	$612,302 00	$1,783,926 00	
Deduct cost of collection	264,514 46	135,578 38	
	$347,787 54	$1,648,347 62	
Net amount of uncollected and deferred premiums			1,996,135 16
Aggregate ledger and other assets			$126,652,048 91

Item not Admitted.

Agents' debit balances	5,320 46
Total admitted Assets	**$126,646,728 45**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$98,369,512 00	
Same for annuities	159,131 00	
Net reserve		$98,528,643 00
Present value of amounts not yet due on matured installment policies (face, $292,541.28)		235,941 34
Death losses due and unpaid	$49,956 80	
Matured endowments due and unpaid	45,038 00	
Death losses in process of adjustment or adjusted and not due	130,111 14	
Death losses reported, no proofs received	96,613 92	
Death losses and other policy claims resisted by the Company	40,600 00	
Due and unpaid on annuity claims, $126.61; on installment policies, $400; total	526 61	
Total policy claims		362,846 47
Dividends of surplus or other description of the profits due policyholders		185,758 45
Premiums paid in advance		5,000 00
Due on account of salaries, rents and office expenses		65,235 45
Amount of any other liability of the Company, viz.: Surplus to meet tontine and semi-tontine contracts, $21,392,383; excess of 3 per cent. over 4 per cent. reserve, $132,039; special reserve for paid-up insurance, $204,184; total		21,728,606 00
Liabilities on policyholders' account		$121,112,030 71
Gross divisible surplus		5,534,697 74
Total Liabilities		$126,646,728 45

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	143,450	$333,680,185
Endowment policies	48,233	108,692,247
All other policies	4,339	15,340,306

New policies issued during the year.

Whole life policies	15,300	37,605,715
Endowment policies	10,534	25,372,547
All other policies	2,377	7,038,232

Old policies revived during the year.

Whole life policies	307	624,746
Endowment policies	153	288,832
All other policies	27	86,500

Old policies changed and increased.

Whole life policies	157	.....
Endowment policies	111	.....

Additions by dividends during the year.

	Number.	Amount.
Whole life policies	.....	$399,893
Endowment policies	.....	241,967
All other policies	.....	1,772,311
Total number and amount	224,988	$531,143,481
Deduct policies decreased and ceased to be in force.	13,062	33,537,356
Total policies in force at the end of the year..	211,926	$497,606,125

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	151,457	$354,164,444
Endowment policies	54,895	124,748,007
All other policies	5,574	18,693,674
Total policies in force at the end of the year..	211,926	$497,606,125

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	1,852	$4,575,680
By maturity (endowments)	369	885,013
By expiry (term)	61	1,957,740
By surrender	2,135	3,448,525
By lapse	4,710	9,040,523
By change and decrease	111	2,565,032
Not taken	3,824	11,064,843
Totals	13,062	$33,537,356

	Number.	Amount.
Annuities in force December 31, 1899	137	$21,365

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	20,621	$60,334,327
Policies issued during 1899	3,468	10,863,087
Total	24,089	$71,197,414
Deduct policies ceased to be in force during 1899..	1,191	3,891,486
Policies in force in New York Dec. 31, 1899....	22,898	$67,305,928

	Number.	Amount.
Losses and claims unpaid December 31, 1898	7	$50,972 00
Losses and claims incurred during 1899	194	709,981 20
Total	201	$760,953 20

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	189	$723,732 20

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $2,518,465.56; notes or credits, $3,554.59; total $2,522,020 15

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$320,346 55	
Received during the year on old policies	63,705 91	
Restored by revival of policies	6,507 34	
Total		$390,559 80
Deduction during the year, as follows:		
Used in payment of losses and claims	$22,701 18	
Used in purchase of surrendered policies	4,281 54	
Voided by lapse	5,370 49	
Used in payment of dividends to policyholders	39,960 69	
Redeemed by maker in cash	30,143 92	
Total reduction of premium note account		102,457 82
Balance, note assets at end of the year		$288,101 98

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated December 28, 1867; commenced business January, 1868.]

GEORGE A. MOORE, President. J. N. PATTON, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $200,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$179,144 96	
Renewal premiums, without deductions for commissions or other expenses	759,697 53	
Dividends applied to pay running premiums	32,838 53	
Dividends applied to purchase paid-up additions and annuities	35,238 12	
Surrender values applied to pay running premiums	3,111 16	
Surrender values applied to purchase paid-up insurance and annuities	60,926 17	
Consideration for annuities, other than matured installment policies	3,000 00	
Total	$1,073,956 47	
Deduct amount of premiums paid to other companies for reinsurance	6,096 07	
Total premium receipts		$1,067,860 40
Interest on:		
Mortgage loans		41,223,21
Bonds and dividends on stock		54,488 04
Premium notes, loans or liens		2,417 55
Other debts due the Company		13,509 48
Discount on claim paid in advance		480 91
Rents from Company's property		41,973 59
Profit on sales of securities		39,012 80
Interest on deferred premiums		6,834 98
Total income of accident department		420,952 98
Total Receipts during the year		$1,688,753 94
Balance of net or ledger assets December 31, 1898		3,145,313 39
Total		$4,834,067 33

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$272,642 84	
Matured endowments and additions thereto	39,532 50	
Claims on installment policies	500 00	
Total	$312,675 34	
Deduct amount received from other companies for claims on policies of this company reinsured	15,000 00	
Total net amount actually paid for losses and matured endowments		$297,675 34
Paid to annuitants		4,930 00
Dividends paid policyholders in cash		3,067 18
Dividends applied to pay running premiums		32,838 53

Dividends applied to purchase paid-up additions and annuities	$35,238 12
Surrender values paid in cash	4,625 87
Surrender values applied to pay running premiums	3,111 16
Surrender values applied to purchase paid-up insurance and annuities	60,926 17
(Total paid policyholders $442,412.37)	
Stockholders for interest or dividends	14,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $169,789.66; renewals, $88,273.43; total	258,063 09
Salaries and allowances for agencies, including managers, agents and clerks	100,937 35
Medical examiners' fees	29,267 08
Salaries and all other compensation of officers and other home office employes	44,621 05
Taxes on new premiums, $2,666.29; on renewals, $3,067.30; on franchise, $25; total	5,758 59
Taxes on real estate	11,209 23
Insurance Department fees and agents' licenses, $4,592.21; municipal and State licenses, $125; total	4,717 21
Rent, including $10,800 Company's occupancy	18,037 12
Revenue tax	6,012 02
Advertising, $4,214.88; printing and stationery, $8,947.60; postage, $3,501.14; total	16,663 62
Legal expenses	6,916 41
Repairs and expenses on real estate	15,800 03
Losses on sales of real estate, $20,726.25; on securities, $1,868.01; total	22,594 26
General expenses	13,050 23
Total disbursements of accident department	403,773 60
(Total miscellaneous expenses $971,420.89)	
Total Disbursements during the year	**$1,413,833 26**
Balance	**$3,420,234 07**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,029,142 89
Loans on mortgage (first liens) on real estate	695,815 06
Loans made in cash to policyholders on this Company's policies assigned as collateral	148,452 29
Premium notes on policies in force	36,616 47

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Contra Costa Water Co. bonds	$26,202 55	$22,625 00
Ferries & Cliff House Ry. Co. bonds	51,516 00	56,500 00
Los Angeles Lighting Co. bonds	40,000 00	40,000 00
Los Angeles-Pacific R. R. Co. bonds	163,743 75	172,550 00
Los Angeles & Pasadena Elec. Ry. Co. bds.	100,000 00	103,000 00
Los Angeles Ry. Co. bonds	125,166 96	129,062 50
McCloud River R. R. Co. bonds	50,000 00	50,000 00
Northern Ry. Co. of Cal. bonds	132,444 03	145,275 00
Nevada County Electric Power Co. bonds	40,725 00	43,050 00
Phoenix Water Co. bonds	15,496 60	17,100 00
Redlands Electric Light & P. Co. bonds	23,750 00	25,000 00
Sacramento Electric, Gas & Ry. Co. bonds.	53,100 00	53,100 00
San Francisco & S. J. Valley R. R. bonds.	130,174 15	142,187 50
Southern Pacific Br. Ry. of Cal. bonds	48,579 55	55,125 00
Sierra Railway Co. bonds	51,308 33	53,500 00

	Book value.	Market value.	
Stockton Gas & Electric Co. bonds	$25,037 50	$25,250 00	
Twenty-third Avenue Electric Ry. bonds	25,062 50	25,000 00	
Yuba Electric Power Co. bonds	50,000 00	50,000 00	
Bank of California stock	21,850 50	32,000 00	
California Cotton Mills stock	12,582 75	18,000 00	
Jordan Valley Stock Co. stock	7,300 00	7,300 00	
Madera Canal & Irrigation Co. stock	22,993 00	22,690 00	
Sather Banking Co. stocks	5,440 00	4,000 00	
San Francisco Gas & Electric Co. stock	49,718 84	35,350 00	
San Francisco National Bank stock	8,000 00	8,960 00	
San Francisco Savings Union stock	30,129 65	31,500 00	
Yuba Electric Power Co. stock	3,000 00	3,000 00	
Total (carried out at book value)	$1,313,321 66	$1,375,125 00	$1,313,321 66
Cash in Company's office, $21,676.25; deposited in banks, $108,127.79; total			129,804 04
Bills receivable			735 20
Agents' debit balances			58,584 46
Furniture and fixtures			17,948 09
Total			$3,430,420 16
Deduct agents' credit balances			10,186 09
Total net or ledger assets, as per balance above			**$3,420,234 07**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$11,529 65	
Bonds and stocks	16,210 70	
Premium notes, loans or liens	2,048 00	
Other assets	5,034 64	
Rents due and accrued on company's property or lease	2,503 50	
Total		37,326 49
Market value of bonds and stocks over cost		61,803 34

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$34,270 16	$32,260 07	
Gross deferred premiums on policies in force	20,766 12	37,082 94	
Totals	$55,036 28	$69,343 01	
Deduct cost of collection	11,007 25	13,868 60	
	$44,029 03	$55,474 41	
Net amount of uncollected and deferred premiums			99,503 44
Revenue stamps			2,215 39
Printed supplies			6,000 00
Non-ledger assets of accident department			102,910 84
Aggregate ledger and other assets			$3,729,993 57

Items not Admitted.

Furniture, fixtures and safes	$17,948 09	
Agents' debit balances	58,584 46	
Bills receivable	735 20	
Supplies, printed matter and stationery	6,000 00	
Total		83,267 75
Total admitted Assets		**$3,646,725 82**

V. LIABILITIES.

Net reserve		$3,211,939 59
Death losses in process of adjustment or adjusted and not due	$10,000 00	
Death losses reported, no proofs received	9,770 00	
Death losses and other policy claims resisted by the Company	7,000 00	
Total policy claims		26,770 00
Total liabilities of accident department		160,684 19
Liabilities on policyholders' account		$3,399,393 78
Gross divisible surplus		247,332 04
Capital stock paid up	$200,000 00	
Total Liabilities		$3,646,725 82

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	7,793	$15,902,113
Endowment policies	908	1,602,239
All other policies	375	817,102
Return premiums and reversionary additions	.....	201,300
New policies issued during the year.		
Whole life policies	3,374	5,689,058
Endowment policies	534	808,700
All other policies	129	267,715
Old policies revived during the year.		
Whole life policies	42	80,000
Endowment policies	4	12,500
All other policies	52	87,035
Old policies increased in amount:		
Whole life policies	.....	6,500
Endowment policies	.....	1,000
Return premiums and reversionary additions	.....	115,250
Total number and amount	13,211	$25,590,512
Deduct policies decreased and ceased to be in force.	2,251	4,334,558
Total policies in force at the end of the year	10,960	$21,255,954

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	9,342	$18,063,759
Endowment policies	1,205	2,050,838
All other policies	413	841,901
Return premiums and reversionary additions	.....	299,456
Total policies in force at the end of the year	10,960	$21,255,954

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	102	$212,336
By maturity (endowments)	15	39,533
By expiry (term)	39	82,500
By surrender	206	494,445
By lapse	1,229	2,124,900
By change and decrease	.....	33,000
Not taken	660	1,347,844
Totals	2,251	$4,334,558

	Number.	Amount.
Annuities in force December 31, 1899	8	$4,817
Industrial policies in force December 31, 1899	61,709	11,779,229

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	240	$679,686
Policies issued during 1899	77	192,761
Total	317	$872,447
Deduct policies ceased to be in force during 1899	159	503,700
Policies in force in New York Dec. 31, 1899	158	$368,747

	Number.	Amount.
Losses and claims unpaid December 31, 1898	1	$7,000
Losses and claims incurred during 1899	1	5,000
Total	2	$12,000

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	1	$5,000

Premiums collected or secured in New York during 1899, without and deduction for losses, dividends, commissions or other expenses: Cash $10,845 45

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$40,685 93	
Received during the year on policies	42,506 09	
Total		$83,192 02
Deductions during the year, as follows:		
Used in payment of losses and claims	$1,086 65	
Used in purchase of surrendered policies	3,577 21	
Used in payment of dividends to policyholders	569 51	
Redeemed by maker in cash	41,342 18	
Total reduction of premium note account		46,575 55
Balance, note assets at end of the year		$36,616 47

Accident Department.

I. INCOME DURING 1899.

Entire accident premiums collected during the year	$559,629 05	
Deduct reinsurance, abatement, rebate and return premiums	138,676 07	
Net cash actually received for premiums		$420,952 98
Total Income during the year		**$420,952 98**

II. DISBURSEMENTS DURING 1899.

Gross amount paid for accident claims excepting weekly indemnity	$71,750 00	
Gross amount paid for weekly or other periodical indemnity	114,359 89	
Dividends	1,268 00	
Total	$187,377 89	
Deduct reinsurances, salvages and recoveries on losses previously paid	7,197 47	
Net paid policyholders		$180,180 42
Commission or brokerage to agents, less received on reinsurance		147,853 59
Salaries, traveling and other expenses of agents and agencies not on commission account		12,348 33
Medical examiners' fees and salaries		5,172 21
Salaries and all other compensation of officers, $9,970; and home office employes, $11,223.20; total		21,193 20
Taxes on premiums, $3,246.34; Insurance Department fees and agents' licenses, $2,244.62; municipal licenses, $70; total		5,560 96
Rent		7,853 87
Legal expenses		6,463 33
Advertising, $1,984.13; printing and stationery, $6,141.51; total		8,125 67
All other items, viz.: General expense, $1,951.94; postage, $3,125.88; loss and gain, $327.89; revenue taxes, $3,616.31; total		9,022 02
(*Total miscellaneous expenses*.....$223,593.18)		
Total Disbursements during the year		**$403,773 60**

*III. NON-LEDGER ASSETS.

Due from other companies for claims on reinsured policies	$2,000 00

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$134,547 78	$33,636 94	$100,910 84	100,910 84
Total non-ledger assets				**$102,910 84**

*This Company authorized to do both life and accident business. Other assets appear in report of life department, pages

IV. NON-LEDGER LIABILITIES.

	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	
Accident	$8,500 00	$4,500 00	
Aggregate and unpaid claims and expenses			$13,000 00

Unearned premiums at 50 per cent. of risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$295,368 39	$147,684 19	
Total unearned premiums, as computed above			147,684 19
Total amount of all liabilities			$160,684 19

V. MISCELLANEOUS.

Risks and Premiums.

Accident department:	Risks.	Premiums.
In force December 31 preceding year	$51,701,100	$217,443 76
Written or renewed during the year	204,391,820	606,281 67
Total	$256,092,920	$823,725 43
Deduct expirations and cancellations	153,824,210	518,871 41
Balance	$102,268,710	$304,854 02
Deduct reinsured policies	3,604,931	9,485 63
Net in force December 31, 1899	$98,663,779	$295,368 39

General Interrogatories.

Losses incurred during the year	$189,109 89
Total amount of Company's stock owned by the directors, at par value	121,100 00

Business in the State of New York during the year.

Accident risks written	$40,827,900 00
Premiums received	53,496 78
Losses paid	15,344 92
Losses incurred	12,844 92
Amount of risk end of year	18,207,600 00

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 24, 1847; commenced business May 25, 1847.]

HARRY F. WEST, President. HENRY C. BROWN, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$1,178,852 12	
Renewal premiums, without deductions for commissions or other expenses	5,122,683 51	
Dividends applied to pay running premiums	688,521 00	
Dividends applied to purchase paid-up additions and annuities	177,117 77	
Surrender values applied to pay running premiums	41,486 73	
Surrender values applied to purchase paid-up insurance and annuities	119,301 00	
Consideration for annuities, other than matured installment policies	313,739 37	
Total	$7,641,701 50	
Deduct amount of premiums paid to other companies for reinsurance	7,454 05	
Total premium receipts		$7,634,247 45
Interest on:		
Mortgage loans		720,124 94
Bonds and dividends on stock		570,765 40
Premium notes, loans or liens		73,924 16
Collateral loans		279,996 96
General account		13,081 20
Rents from Company's property		154,575 21
Profit on sales of real estate, $15,904.01; securities, $110,838.56; total		126,742 57
From all other sources, viz.: Suspended bank dividends, $211.94; bonus on mortgages, $3,863.20; collateral loan recovered, etc., $5,636.27; total		9,711 41
Total Receipts during the year		**$9,583,169 30**
Balance of net or ledger assets December 31, 1898 (less deduction of $136,453.98 to bring assets to market value)		**33,849,048 56**
Total		**$43,432,217 86**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,987,824 70	
Matured endowments and additions thereto	400,951 00	
Claims on installment policies and additions	25,164 80	
Total	$2,413,940 50	
Deduct amount received from other companies for claims on policies of this Company reinsured	5,000 00	
Total net amount actually paid for losses and matured endowments		$2,408,940 50
Paid to annuitants		52,623 38
Premium notes voided by lapse		32,300 23
Dividends applied to pay running premiums		688,521 00
Dividends applied to purchase paid-up additions and annuities		177,117 77

Surrender values paid in cash	$444,756 44
Surrender values applied to pay running premiums	41,486 73
Surrender values applied to purchase paid-up insurance and annuities	119,301 00
(Total paid policyholders $3,965,047.05)	
Commissions and bonuses to agents (less commission on reinsurances), new policies, $614,245.83; renewals, $320,833.33; annuities, $14,784.42; total	949,863 58
Salaries and allowances for agencies, including managers, agents and clerks	93,536 89
Medical examiners' fees and inspection of risks	79,625 96
Salaries and all other compensation of officers and other home office employes	154,490 42
Taxes on premiums, $83,301.68; on investments other than real estate, $995.13; on reserves, $8,912.13; revenue stamps, $24,186.92; total	117,395 86
Taxes on real estate	59,246 55
Insurance Department fees and agents' licenses, $9,861.59; municipal and State licenses, $6,374.82; total	16,236 41
Rent	41,288 26
Advertising, $26,392.49; printing and stationery, $16,796.12; total	43,188 61
Legal expenses, $7,179.63; furniture, etc., $4,557.31; total	11,736 94
Repairs and expenses on real estate	23,751 23
Home office expenses and postage	46,807 83
Maintenance of properties	57,343 27
Fire and other insurance	14,678 75
(Total miscellaneous expenses $1,709,190.56)	
Total Disbursements during the year	$5,674,237 61
Balance	$37,757,980 25

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$2,684,713 48
Loans on mortgage (first liens) on real estate	14,296,781 99

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Cambria Iron Co. stock	$56,250 00	$48,515 63	
Assignment of policies No. 96,754, $10,000, and No. 111,629, $40,000, aggregate reserve being		3,986 00	$39,000 00
Atch., Topeka & Santa Fe R. R. Co. stock	10,000 00	6,200 00	
Welsbach Light Co. stock	1,000 00	9,200 00	
Bethlehem Steel Co. stock	10,000 00	3,575 00	
Union Traction Co. stock	15,000 00	11,550 00	25,000 00
Penn. Steel Co. & Maryland Steel Co. con. joint mtg. 6 per cent. bonds	3,000 00	2,760 00	
Met. Street Ry. Co. bonds	50,000 00	87,875 00	
Union Traction Co. stock	15,000 00	11,550 00	
Choctaw, Oklahoma & Gulf R. R. Co. stock	30,000 00	20,700 00	5,000 00
Asphalt Co. of America 5 per cent. col. gold certs.	10,000 00	8,400 00	
Phila. Traction Co. stock	5,000 00	9,475 00	5,000 00
Atlantic City Gas & Water Co. stock	10,175 00	30,525 00	10,000 00
Land Title & Trust Co. stk.	29,000 00	58,000 00	25,000 00
Reading Co. & Phila. & Reading Coal & Iron Co. gen. mtg. gold 4 per cent. bonds.	1,000 00	865 00	500 00

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. Co. stk.	$1,250 00	$1,634 38	$925 00
			400 00
Reading Co. stock	100,000 00	18,500 00	
Con. Traction Co. of N. J. stock	10,500 00	6,615 00	20,000 00
Con. Traction Co. of N. J. 5 per cent. bonds	5,000 00	5,375 00	
Minn. Title Ins. & Trust Co. stock	13,250 00	13,250 00	10,800 00
Lehigh Valley R. R. Co. cons. mtg. reg. 6 per cent. bds.	7,000 00	8,207 50	8,500 00
Edison Electric Light 5 per cent. gold stock trust certs.	4,500 00	4,995 00	
Met. Street Ry. Co. stock	50,000 00	87,875 00	
Union Traction Co. stock	15,000 00	11,550 00	
Chicago Union Traction Co. pref. stock	20,000 00	15,300 00	100,000 00
Asphalt Co. of America, 5 per cent. col. gold certs.	40,000 00	33,600 00	
United Gas Imp. Co. stock	10,000 00	31,100 00	
Equitable Ill. Gas Light Co. 1st mtg. 5 per cent. bonds.	10,000 00	10,550 00	32,000 00
Imperial Electric Light, Heat & Power Co. (St. Louis) 1st mtg. 5 per cent. certs.	50,000 00	50,000 00	30,000 00
Choctaw, Oklahoma & Gulf R. R. Co. pref. stock	10,000 00	8,900 00	
Choctaw, Oklahoma & Gulf R. R. Co. com. stock	5,000 00	3,450 00	
Bethlehem Steel Co. stock	5,000 00	1,787 50	15,000 00
Atch., Topeka & Santa Fe R. R. Co. pref. stock	10,000 00	6,200 00	
Eastern Con. Electric Co. col. trust 5 per cent. bonds	1,000 00	1,000 00	
Choctaw & Memphis R. R. Co. pref. stock	10,000 00	6,500 00	5,000 00
Diamond State Steel Co. stk.	1,000 00	550 00	
Phila. Traction Co. stock	25,000 00	47,375 00	65,000 00
United Gas Imp. Co. stock	32,000 00	99,520 00	50,000 00
Northern Pacific R. R. Co. com. stock	35,000 00	18,900 00	
Northern Pacific R. R. Co. pref. stock	55,000 00	40,075 00	
Penn. R. R. Co. stock	2,000 00	2,615 00	50,000 00
Electric Co. of America stk.	5,000 00	1,350 00	
Southern Ry. Co. stock	10,000 00	1,200 00	
Rochester Ry. Co. (N. Y.) stk	10,000 00	1,500 00	
Phila. Electric 5 per ct. gold trust certs	1,000 00	980 00	
Cortlandt & Homer Traction Co. 1st mtg. 6 p. c. bonds.	45,000 00	36,000 00	20,000 00
North. Central Ry. Co. stk.	5,000 00	9,300 00	
Central R. R. of New Jersey stock	60,000 00	69,600 00	50,000 00
Lehigh Valley R. R. Co. stk.	25,000 00	12,500 00	
Con. Traction Co. of New Jersey stock	20,000 00	12,600 00	25,000 00
National Tube Co. pref. stk.	20,000 00	15,600 00	
United Gas Imp. Co. stock	15,000 00	46,650 00	
Con. Traction Co. of Pittsburg pref. stock	12,950 00	16,058 00	
Union Pacific R. R. Co. stk.	2,500 00	2,087 50	
Texas & Pacific Ry. Co. 1st mtg. 5 per cent. bonds	25,000 00	27,750 00	
Southern Ry. Co. 1st cons. mtg. 5 per cent. bonds	5,000 00	5,312 50	50,000 00
Chesapeake & Ohio Ry. Co. 6 per cent. bonds	3,000 00	3,465 00	
Northern Central Ry. Co. 6 per cent. bonds	5,000 00	5,600 00	
Oregon Short Line Ry. Co. 1st mtg. 6 per cent. bonds.	10,000 00	12,650 00	
Oregon Short Line Ry. Co. 1st con. mtg. 5 p. c. bonds.	1,000 00	1,135 00	
Pennsylvania R. R. Co. stk.	250 00	326 88	
Durham, N. C., 6 p. c. bds.	1,000 00	1,040 00	1,800 00
County of Rockbridge, Va., 5 per cent. bonds	1,000 00	1,010 00	

	Par value.	Market value.	Amount loaned.
Harrisburg, Pa., City Pass. Ry. Co. stock	$3,125 00	$7,750 00	$4,000 00
Middletown, Highspire & Steelton St. Ry. Co. stock.	1,000 00	2,000 00	
Pennsylvania R. R. Co. stk..	25,000 00	32,687 50	25,000 00
Frankford & Southwark Philadelphia City Pass. R. R. Co. stock	900 00	8,100 00	6,000 00
A. & P. [illegible]ts Co. 6 per cent. bonds	125,000 00	125,000 00	100,000 00
Boston United Gas Co. 5 per. cent. skg. fund trust bds..	10,000 00	9,025 00	65,000 00
Penn. & New York Canal & R. R. Co. cons. mtg. 4½ p. c. bonds	72,000 00	72,630 00	
Choctaw & Memphis R. R. Co. 1st mtg. 5 p. c. bonds..	35,000 00	35,525 00	30,000 00
Choctaw & Memphis R. R. Co. 1st mtg. 5 p. c. bonds..	15,000 00	15,225 00	25,000 00
Central New Eng. Ry. Co. 1st mtg. 5 per cent. bonds	2,000 00	2,080 00	
Easton Con. Electric Co. col. trust 5 per cent. bonds	14,000 00	14,000 00	
Boston United Gas Co. 5 per cent. skg. fd. trust bds.	32,000 00	28,880 00	25,000 00
North Chicago R. R. Co. 6 per cent. deb. bonds	26,000 00	26,780 00	50,000 00
Chicago Pass. Ry. Co. cons. mtg. 5 per cent. bonds	38,000 00	39,900 00	
Comptroller's warrants of city of Trenton, N. J.	20,000 00	20,000 00	20,000 00
Comptroller's warrants of city of Trenton, N. J.	35,000 00	35,000 00	35,000 00
Central R. R. of New Jersey 100-year 5 p. c. gold bonds.	5,000 00	6,000 00	20,000 00
United New Jersey R. R. & Canal Co. 4 p. c. gold bds..	20,000 00	22,000 00	
Trenton Trust & Safe Deposit Co. stock	500 00	625 00	450 00
Union Traction Co. stock....	6,250 00	4,812 50	3,200 00
Union Traction Co. stock.....	23,450 00	18,056 50	
Philadelphia Traction Co. stock	600 00	1,137 00	16,000 00
Lehigh Valley R. R. Co. reg. 7 per cent. bond	1,000 00	1,270 00	
United Gas Imp. Co. stock...	10,000 00	31,100 00	
Electric Storage Battery Co. pref. stock	10,000 00	8,500 00	
Union Traction Co. stock....	5,000 00	3,850 00	
Pennsylvania R. R. Co. stk.	2,200 00	2,876 50	
Electric Co. of America stk..	10,000 00	2,700 00	
Edison Electric Light 5 per cent. stock trust cert.	1,000 00	1,110 00	50,000 00
Atch., Topeka & Santa Fe R. R. Co. 4 p. c. adj. bonds...	2,000 00	1,570 00	
Chicago Union Traction Co. pref. stock	20,000 00	15,300 00	
Fidelity Insurance, Trust & Safe Deposit Co. stock.	4,000 00	19,600 00	14,000 00
Fidelity Insurance, Trust & Safe Deposit Co. stock.	5,000 00	24,500 00	
Boston United Gas Co. 5 per cent. 2d series trust bonds.	39,000 00	21,060 00	
Dutchess County R. R. Co. 1st mtg. 6 p. c. bonds	7,000 00	5,600 00	55,000 00
Colorado & Southern Ry. Co. 1st mtg. 4 p. c. bonds	20,000 00	16,400 00	
Union Traction Co. stock....	50,000 00	38,500 00	25,000 00
Phila. Traction Co. stock....	10,000 00	18,950 00	15,500 00
City Trust, Safe Deposit & Surety Co. stock	5,000 00	6,650 00	5,000 00
Harrisburg, Pa., City Pass. Ry. Co. stock	250 00	620 00	500 00
U. S. 3 per cent. loan	1,000 00	1,100 00	600 00
Lehigh Valley R. R. Co. stk.	23,650 00	11,825 00	
Lehigh Valley R. R. Co. cons. mtg. reg. 6 p. c. bonds	3,000 00	3,517 50	
Lehigh Valley R. R. Co. 6 per cent. annuity bonds	1,000 00	1,235 00	19,000 00
Buffalo Creek R. R. Co. 5 per cent. bonds	5,000 00	5,000 00	

	Par value.	Market value.	Amount loaned.
United Gas Imp. Co. stock..	$5,000 00	$15,550 00	$6,000 00
Met. Street Ry. Co. stock....	10,000 00	17,575 00	10,000 00
Millville, N. J., Mfg. Co. 5 per cent. gold bonds.....	100,000 00	102,000 00	100,000 00
May's Landing, N. J., Water Power Co. 4 p. c. loan.....	45,000 00	40,500 00	
Westinghouse Air Brake Co. stock	10,000 00	39,000 00	20,000 00
Central Pacific Ry. Co. 1st refunding mtg. 4 p. c. bds.	11,000 00	10,780 00	
Pittsburg & Western 1st mtg. 4 per cent. bonds.....	9,000 00	9,090 00	
Baltimore & Ohio (Pittsburg Junction div.) 3½ p. c. bds.	83,000 00	74,700 00	150,000 00
Cleve. Terminal & Valley R. R. Co. 1st mtg. 4 p. c. bds.	20,000 00	19,400 00	
Baltimore & Ohio prior lien 3½ per cent. bonds.....	26,000 00	24,310 00	
Equitable Ill. Gas Light Co. 1st mtg. 5 per cent. bonds..	38,000 00	40,090 00	
Canton, O., Light, Heat & Power Co. 1st mtg. 6 per. cent. bond	1,000 00	1 000 00	200 00
Trenton City Bridge Co. stk.	45,875 00	137,625 00	94,000 00
Choctaw, Oklahoma & Gulf R. R. Co. pref. stock.....	5,000 00	4,450 00	
Lehigh Valley R. R. Co. stk..	15,000 00	7,500 00	
Consolidated Traction Co. of Pittsburg com. stock.....	15,000 00	8,475 00	
Consolidated Traction Co. of Pittsburg pref. stock.....	5,000 00	6,200 00	
Chicago Union Traction Co. pref. stock.....	20,000 00	15,300 00	
Union Traction Co. stock.....	55.000 00	42,350 00	
Electric Co. of America stk...	60,000 00	16,200 00	100,000 00
Western Gas Co., N. Y., stk..	10,000 00	9,800 00	
Welsbach Light Co. stock.....	1,000 00	9,200 00	
Reading Co. stock.....	10,000 00	1,850 00	
Electric Storage Battery Co. pref. stock.....	10,000 00	8,500 00	
Lehigh Valley R. R. Co. 1st mtg. 4½ per cent. bonds....	5,000 00	5,300 00	
Consolidated Traction Co. of N. J. 1st mtg. 5 p. c. bds....	3,000 00	3,225 00	
Consolidated Traction Co. of Pittsburg stock.....	1,250 00	706 25	
Reading Co. 2d pref. stock....	5,000 00	1,437 50	
United Gas Imp. Co. stock....	5,000 00	15,550 00	
Philadelphia Elec. Co. stock..	5,000 00	1,175 00	
Philadelphia Elec. Co. 4 p. c. trust certs.....	10,500 00	6,916 88	20,000 00
Kansas City, Pittsburg & Gulf R. R. Co. 1st mtg. 5 per cent. b nds.....	2,000 00	1,380 00	
Central Pacific Ry. Co. 3½ per cent. m'g. gold bonds.....	36,000 00	29,520 00	25,000 00
Girard Trust Co. of Phila. stk.	7,800 00	40,404 00	30,000 00
Allentown & Bethlehem Rapid Transit Co. 2d mtg. bds. and foreclosure decree on said Co. for $296,040.33.....	200,000 00	296,040 33	200,000 00
The Johnson Co. stock.....	50,000 00	40,000 00	
Equitable Illum. Gas Light Co. pref. stock.....	31,200 00	34,320 00	
Choctaw, Oklahoma & Gulf R. R. Co. stock.....	5,000 00	3,450 00	
Welsbach Light Co. stock.....	500 00	4,600 00	
American Steel & Wire Co. stock	40,000 00	19,400 00	
Cambria Steel Co. stock.....	5,000 00	2,000 00	
United Gas Imp. Co. stock....	10,000 00	31,100 00	100,000 00
Philadelphia Elec. Co. stock..	10,000 00	2,350 00	
Philadelphia Elec. Co. 4 p. c. trust certs.....	21,000 00	13,833 75	
Choctaw, Oklahoma & Gulf R. R. Co. gen. mtg. 5 p. c. bds.	8,000 00	8,200 00	
New England Gas & Coke Co. 1st mtg. 5 per cent. bonds...	15,000 00	11,287 50	

	Par value.	Market value.	Amount loaned.
Marion (Ohio) Water Co. 1st mtg. 5 per cent. gold bds....	$3,100 00	$3,100 00	
Marion (Ohio) Water Co. 2d mtg. 5 per cent. income bds.	2,000 00	400 00	
Marion (Ohio) Water Co. stk..	5,000 00	250 00	
Shelbyville (Ind.) Water & Lt. Co. 1st mtg. 5 p. c. gold bds.	4,500 00	4,500 00	
Shelbyville (Ind.) Water & Lt. Co. 2d mtg. 6 per cent. gold income bonds.....	2,700 00	540 00	
Shelbyville (Ind.) Water & Lt. Co. stock.....	7,200 00	360 00	
Warsaw (Ind.) Water Co. 1st mtg. 5 per cent. gold bonds.	2,000 00	2,000 00	
Warsaw (Ind.) Water Co. stk.	2,700 00	135 00	
Shelbyville (Ill.) Water Co. 1st mtg. 4 p. c. gold bds.....	1,500 00	1,350 00	
Shelbyville (Ill.) Water Co. 2d mtg. 6 p. c. gold income bds.	1,500 00	300 00	
Shelbyville (Ill.) Water Co. stock	3,000 00	150 00	
Shelbyville (Ill.) Water Co. 1st mtg. 4 p. c. bond scrip.....	120 00	108 00	
Lawrence (Kan.) Water Co. 1st mtg. 5 p. c. gold bds....	1,000 00	1,000 00	
Lawrence (Kan.) Water Co. 2d mtg. 5 p. c. gold inc. bds.	1,500 00	300 00	
Lawrence (Kan.) Water Co. stock	3,000 00	150 00	
Paola (Kan.) Water Co. 1st mtg. 4 p. c. gold bds.....	500 00	450 00	
Paola (Kan.) Water Co. 2d mtg. 5 p. c. gold inc. bds....	1,000 00	200 00	
Paola (Kan.) Water Co. stk...	2,500 00	125 00	$63,023 43
Paola (Kan.) Water Co. 4 per cent. bond scrip.....	362 50	326 25	
Crawfordsville (Ind.) Water & Light Co. 1st mtg. 5 p. c. gold bonds.....	1,300 00	1,300 00	
Crawfordsville (Ind.) Water & Light Co. 2d mtg. 6 p. c. gold income bonds.....	10,800 00	2,160 00	
Richfield School Dist. No. 5, Morton Co. (Kan.) 6 p. c. bds.	2,500 00	2,000 00	
Abilene (Kan.) Water Co. 1st mtg. 5 p. c. gold bds.....	7,000 00	7,000 00	
Abilene (Kan.) Water Co. 2d mtg. 5 p. c. gold inc. bds...	24,000 00	4,800 00	
Abilene (Kan.) Water Co. stk.	30,000 00	1,500 00	
Topeka (Kan.) Water Co. 1st mtg. 5 p. c. gold bonds.....	1,000 00	800 00	
Topeka (Kan.) Water Co. cons. 1st mtg. 5 p. c. bonds.....	2,500 00	1,500 00	
Topeka (Kan.) Water Co. gen. mtg. 5 p. c. gold inc. bds...	2,500 00	500 00	
Topeka (Kan.) Water Co. stk.	500 00	50 00	
Cape Girardeau Southwestern R. R. Co. 6 p. c. bonds.....	10,000 00	2,000 00	
American Debenture Co. 6 per cent. bonds, series E.....	10,000 00	2,000 00	
Toledo & Ohio Cent. Extension R. R. Co. 5 per cent. bonds.	18,000 00	5,400 00	
Balt. & Ohio R. R. Co. (SW. div.) 1st mtg. 3½ per cent. gold bonds.....	13,000 00	13,000 00	
Marietta Ry. Co. stock.....	6,500 00	325 00	
Indianapolis St. Ry. Co. gen. mtg. 4 p. c. gold bonds.....	11,000 00	8,690 00	
Pennsylvania Steel Co. stock..	20,000 00	15,400 00	
Lehigh Valley R. R. Co. stk..	5,000 00	2,500 00	
Pressed Steel Car Co. stock...	10,000 00	5,550 00	
American Steel & Wire Co. stock	10,000 00	4,850 00	50,000 00
United Gas Imp. Co. stock....	5,000 00	15,550 00	
Choctaw, Oklahoma & Gulf R. R. Co. gen. mtg. 5 p. c. bds.	5,000 00	5,125 00	
Little Rock Bridge Co. 1st mtg. 6 per cent. bonds.....	5,000 00	5,100 00	

	Par value.	Market value.	Amount loaned.
Phila. Co. (Pittsburgh) stock.	$1,850 00	$1,369 00	
Elec. Storage Battery Co. stk.	5,000 00	4,000 00	
Union Traction Co. stock.....	10,000 00	7,700 00	
Union Transfer Co. stock.....	1,250 00	3,700 00	
Electric Co. of America stk...	10,000 00	2,700 00	
Finance Co. of Pennsylvania 1st pref. stock.....	1,100 00	1,320 00	
Finance Co. of Pennsylvania 2d pref. stock.....	4,600 00	4,370 00	$25,000 00
Huntingdon & Broadtop Mt. R. R. & Coal Co. stock.....	500 00	200 00	
Philadelphia Elec. Co. 4 per cent. gold trust certs.....	10,000 00	6,587 50	
Newark Passenger Ry. Co. 1st cons. mtg. 5 per cent. bds...	1,000 00	1,145 00	
Lehigh Valley Coal Co. 1st mtg. 5 per cent. bonds.....	1,000 00	1,007 50	
United Gas Imp. Co. stock....	5,000 00	15,550 00	
Union Traction Co. stock.....	5,000 00	3,850 00	
Bethlehem Steel Co. stock.....	2,500 00	893 75	
Electric Co. of America stk...	15,000 00	4,050 00	25,000 00
Lehigh Valley R. R. Co. stk..	5,000 00	2,500 00	
Philadelphia Elec. Co. 4 per cent. gold trust certs.....	10,000 00	6,587 50	
Metropolitan St. Ry. Co. stk..	20,000 00	35,150 00	
Union Traction Co. stock.....	5,000 00	3,850 00	
Reading Co. 1st pref. stock...	10,000 00	1,850 00	50,000 00
Philadelphia Traction Co. stk.	5,000 00	9,475 00	
Cont'l Tobacco Co. pref. stk..	20,000 00	17,000 00	
Second & Third St. Passenger Ry. Co. stock.....	500 00	3,000 00	
Phila. Co. (Pittsburg) stock...	5,000 00	3,700 00	
Elec. Storage Battery Co. stk.	10,000 00	8,000 00	
Philadelphia Traction Co. stk.	2,500 00	4,737 50	
Lehigh Valley R. R. Co. stk..	4,000 00	2,000 00	
Indianapolis (Ind.) St. Ry. Co. stock	3,000 00	990 00	
Reading Co. 2d pref. stock....	5,000 00	1,437 50	
Ins. Co. of N. America stock.	500 00	1,150 00	
Choctaw, Oklahoma & Gulf R. R. Co. pref. stock.....	5,000 00	4,450 00	40,000 00
Asphalt Co. of America 5 per cent. col. gold certs.....	6,000 00	5,040 00	
United Security Life Ins. & Trust Co. stock.....	5,000 00	5,000 00	
Southern Ry. Co. stock.....	17,000 00	1,997 50	
Electric & People's Traction 4 p. c. stock trust certs.....	3,000 00	2,925 00	
Equitable Illum. Gas Light Co. 1st mtg. 5 p. c. bonds...	3,000 00	3,165 00	
Indianapolis (Ind.) St. Ry. Co. gen. mtg. 4 p. c. bonds.....	10,000 00	7,900 00	
Indianapolis (Ind.) St. Ry. Co. gen. mtg. 4 p. c. bonds.....	25,000 00	19,750 00	
United Gas Improvement Co. stock	5,000 00	15,550 00	25,000 00
Metropolitan St. Ry. Co. stk..	10,000 00	17,575 00	
Reading Co. 1st pref. stk.....	20,000 00	10,500 00	
Northern Pacific Ry. Co. stk.	5,000 00	2,700 00	
Chic., Burl. & Quincy R. R. Co. stock.....	2,500 00	3,046 88	45,000 00
St. Louis St. Ry. Co. receipts of Brown Bros. & Co.....	20,000 00	21,000 00	
Electric & People's Traction 4 p. c. stock trust certs.....	1,000 00	975 00	800 00
Union Traction Co. stock.....	170,000 00	130,900 00	100,000 00
Phila. Electric Co. stock.....	12,500 00	2,937 50	
United Gas Imp. Co. stock...	5,000 00	15,550 00	
Elec. Storage Bat. Co. stock..	10,000 00	8,000 00	
Elec. Co. of America stock..	55,000 00	14,850 00	
Fairmount Park Transportation Co. stock.....	5,000 00	2,300 00	
Diamond Steel Co. stock.....	2,000 00	1,100 00	
Consolidated Traction Co. of Pittsburg stock	5,000 00	2,825 00	50,000 00
Lehigh Val. R. R. Co. stock..	5,000 00	2,500 00	
Cambria Steel Co. stock.....	10,500 00	4,200 00	
Phila. Electric Co. 4 p. c. gold trust certs.....	23,000 00	15,151 25	
Phila. Electric Co. 5 p. c. gold trust certs.....	2,000 00	1,960 00	

	Par value.	Market value.	Amount loaned.	
Cambria Steel Co. stock.....	$30,000 00	$12,000 00		
Electric Company of America stock	15,000 00	4,050 00		
Welsbach Light Co. stock....	2,500 00	23,000 00		
Phila. Co. (Pittsburg) stock..	10,000 00	7,400 00		
Union Pacific R. R. Co. stock.	10,000 00	4,800 00		
Phila. Traction Co. stock.....	4,250 00	8,053 75		
Choctaw, Oklahoma & Gulf R. R. Co. pref. stock.....	2,500 00	2,225 00	$50,000 00	
Phila. Electric Co. 4 p. c. gold trust certs.....	10,000 00	6,587 50		
Wheeling & Lake Erie Con. 4 p. c. bonds.....	2,000 00	1,245 00		
Penn. Steel Co. and Md. Steel Co. con. 6 p. c. bonds.....	500 00	460 00		
Westinghouse Air Brake Co. stock	17,500 00	68,250 00	50,000 00	
American Tobacco Co. stock.	160,000 00	158,400 00	100,000 00	
Metropolitan Street Ry. Co. stock	40,000 00	70,300 00	50,000 00	
Metropolitan Street Ry. Co. stock	10,000 00	17,575 00		
Hudson Co. (N. J.) Gas. Co. 1st mtg. 5 p. c. bonds.....	10,000 00	10,250 00	25,000 00	
Washington Traction & Electric Co. 4½ p. c. bonds....	5,000 00	4,500 00		
Frankford & Southwark Philadelphia City Passenger R. R. Co. shares.....	2,000 00	18,000 00	10,000 00	
Indianapolis St. Ry. Co. gen. mtg. 4 p. c. bonds.....	5,000 00	3,950 00		
United Gas Imp. Co. stock....	10,000 00	31,100 00		
Reading Co. stock.....	25,000 00	4,625 00		
Lehigh Val. R. R. Co. stock..	5,000 00	2,500 00		
Welsbach Light Co. stock....	500 00	4,600 00		
Con. Trac. Co. of Pittsburg stock	10,000 00	5,650 00	50,000 00	
Elec. Co. of America stock...	5,000 00	1,350 00		
American Steel and Wire Co. stock	20,000 00	9,700 00		
Union Traction Co. stock.....	10,000 00	7,700 00		
Penn. R. R. Co. stock.....	95,000 00	124,212 50	100,000 00	
Assignment of various mortgages as collateral loans....	.....	.....	520,250 00	
Total amounts	$4,281,007 50	$4,355,950 90	$3,632,448 43	$3,632,448 43
Loans made in cash to policyholders on this Company's policies assigned as collateral.....				2,880,802 00
Premium notes on policies in force.....				1,040,423 23

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
U. S. reg. 4 per cent. cons. bonds.....	$129,000 00	$130,525 00
Abington twp., Montgomery Co., Pa. 4½ per cent. coup. impt. bonds.....	20,850 00	21,450 00
Alexandria Co., Va., Court House 6 p. cent. coupon bonds	20,000 00	21,300 00
Atlantic City, N. J., city water 5 per cent. gold coupon bonds.....	44,000 00	47,800 00
Baltimore, Md., 6 per cent. city stock.....	100,000 00	101,000 00
Beatrice, Neb., city of, 6 p. cent. coup. bds.	22,540 00	22,540 00
Charlestown, W. Va., city of, board of education independent district school building 6 per cent. coupon bonds.....	10,450 00	10,500 00
Charlestown, W. Va., city of, board of education independent district school building 6 per cent. coupon bonds.....	3,135 00	3,150 00
Cheltenham, twp. of, Montgomery Co., Pa., 4.4 per cent. coupon bonds.....	65,640 00	67,183 00
Chester, Pa., city of, 4 per cent funding coupon bonds	25,517 50	26,040 00
Chester, Pa., city of, common school dist. loan 4 per cent. reg. bonds.....	60,000 00	61,800 00
Chicago, Ill., sanitary district, municipal 5 per cent. coupon bonds.....	50,000 00	50,375 00

	Book value.	Market value.
Craven Co., N. C., 5 per cent. coup. bonds.	$25,000 00	$25,625 00
DuBois, Clearfield Co., Pa., borough of, 4½ per cent. coupon water works bonds.....	47,840 00	48,300 00
Durham, N. C., 6 per cent. coupon bonds..	20,000 00	20,800 00
Fernandina, Fla., city of, 6 per cent. coup. bonds	25,480 00	28,600 00
Hazleton city, Pa., school dist. 4 per cent. coupon bonds	31,427 80	33,247 50
Hazleton, Pa., city of, second city coupon 4 per cent. loan.....	35,000 00	36,225 00
Independence, Kan., city and township of, 7 per cent. coupon bonds.....	10,200 00	10,710 00
Independence, Kan., city of, 5 per cent. refunding coupon bonds.....	3,000 00	3,030 00
Jersey City, N. J., city of, 4 per cent. tax arrearage gold coupon bonds.....	100,000 00	102,000 00
Johnstown, Pa., school district 5 per cent. coupon bonds	33,000 00	35,145 00
Johnstown, Pa., school district 4 per cent. coupon bonds	100,000 00	102,500 00
Lorain, O., village of, 5 per cent. coupon refunding bonds	50,837 50	53,410 00
Lynchburg, Va., city of, 4½ per cent. refunding coupon bonds.....	51,425 00	53,250 00
Mahanoy city, Pa., borough of, 4 per cent. paving coupon bonds.....	30,000 00	31,920 00
Martin's Ferry, O., 5 per cent. coupon school bonds	25,875 00	28,375 00
McKeesport, Pa., school district 30-year 4½ per cent. coupon bonds.....	58,710 00	63,270 00
Middletown, Pa., borough, common school district 4 per cent. coupon bonds.....	25,000 00	26,250 00
Montgomery, Ala., city of, 4½ per cent. coupon water bonds.....	51,750 00	56,000 00
Mt. Pleasant, Pa., borough of, 5 per cent. funding and improvement bonds.....	25,620 00	26,400 00
Mt. Pleasant, Pa., borough of, 5 per cent. funding and improvement bonds.....	22,837 50	23,850 00
New Brighton, Pa., school district (series D) 5 per cent coupon gold bonds.....	12,500 00	13,437 50
Norfolk, Va., city of, 6 per cent coupon bds.	18,500 00	18,500 00
Philadelphia, Pa., city of (series K), 3½ per cent. reg. loan.....	104,710 00	107,250 00
Pittston, Pa., borough of, 4½ per cent. coup. bonds	34,132 50	33,633 00
Raleigh, N. C., city of, 5 per cent. cons. debt bond	26,737 50	28,375 00
Raleigh, N. C., city of, 5 per cent. coupon bonds	25,000 00	25,375 00
Ravenna, O., 5 per cent. coupon bonds.....	45,000 00	48,150 00
Rockbridge, Va., county of, 5 per cent. coupon bonds	65,000 00	65,650 00
Salem, N. J., 5 per cent. reg. bonds.....	30,000 00	30,825 00
Stockton, N. J., 5 per cent. gen. improvement coupon bonds.....	34,000 00	35,700 00
Stockton, N. J., 5 per cent. coupon refunding bonds	16,000 00	16,800 00
Toledo, O., 4½ per cent. coupon school bds.	36,662 50	37,800 00
Trenton, N. J., city of, comptroller's 5 per cent. warrants	50,950 00	52,000 00
Trenton, N. J., city of, comptroller's 5 per cent. warrants	80,000 00	83,200 00
Upper Darby, Pa., twp. of, road loan 5 per cent coupon bonds.....	140,315 00	142,310 00
Warren, Warren county, Pa., borough of, sewer, 1897 4 per cent. reg. bonds.....	20,750 00	22,000 00
Warren, Warren county, Pa., borough of, sewer 4 per cent bonds.....	5,000 00	5,500 00
Warren, Warren county, Pa., borough of, school district 4 per cent. coupon bonds..	55,550 00	58,025 00
Washington, Pa., borough of, school dist. 4½ per cent. coupon bonds.....	43,868 60	45,150 00
Wilkinsburg, Pa., borough of, school dist. 4½ per cent. coupon bonds.....	51,490 00	53,375 00
Winston, N. C., city of, 5 per cent. coupon gold bonds	60,600 00	66,300 00
Allegheny Valley, The, R. R. Co. 4 per cent. gen'l mtg. coupon gold bonds.....	161,822 50	157,500 00.
Allegheny Valley R. R. Co. 7 per cent. 1st mtg. coupon bonds.....	32,260 00	31,500 00

	Book value.	Market value.
Atchison, Topeka & Santa Fe Ry. Co. gen'l mtg. 4 per cent. gold coupon bonds.....	$90,000 00	$99,000 00
Atlantic Avenue R. R. of Brooklyn, N. Y., gen'l consol. mtg. 5 per cent. coupon gold bonds	147,500 00	148,750 00
Baltimore & Ohio R. R. 3½ per cent. prior lien coupon gold bonds	47,750 00	46,750 00
Bridgeport (Conn.) Traction Co. 1st mtg. 5 per cent. coupon gold bonds.....	47,500 00	53,750 00
Central New England Ry. Co. gen'l mtg. reg. gold (income) 4-5 per cent. bonds.....	34,492 90	45,100 00
Central New England Ry. Co. 1st mtg. 5 per cent. gold coupon bonds.....	16,650 00	17,680 00
Central Ry. Co. of Peoria, Ill., 1st mtg. 5 per cent. coupon gold bonds.....	53,300 00	55,640 00
Central Pacific Ry. Co. 3½ per cent. mtg. gold coupon bonds	94,000 00	86,100 00
Central Pacific Ry. Co. 4 per cent. 1st refunding mtg. coupon gold bonds.....	96,000 00	98,000 00
Chicago & Erie R. R. Co. 1st mtg. 5 per cent. coupon gold bonds.....	55,187 50	57,125 00
Chicago, Hammond & Western R. R. Co. 6 per cent. 1st mtg. 30-year gold coupon bonds	117,500 00	126,000 00
Chicago, Milwaukee & St. Paul Ry. Co. gen'l mtg. gold 4 per cent. coupon bonds..	105,750 00	109,000 00
Chicago North Shore Street Ry. Co. 6 per cent. 1st mtg. coupon gold bonds.....	106,000 00	107,500 00
Chicago, Rock Island & Pacific Ry. Co. gen'l mtg. gold reg. bonds of 1988.....	103,000 00	104,000 00
Chicago & West Michigan Ry. 5 per cent. coupon mtg. bonds	38,600 00	40,000 00
Choctaw & Memphis R. R. Co. 1st mtg. 5 per cent. coupon gold bonds.....	46,000 00	50,750 00
Choctaw, Oklahoma & Gulf R R. Co. gen'l mtg. 5 per cent. gold coupon bonds.....	53,315 00	51,250 00
Cicero & Proviso St. Ry. Co. (Chicago, Ill.) 5 per cent. con. mtg. gold coupon bonds...	50,000 00	52,500 00
Cleveland City (Ohio) Cable Ry. Co. 1st mtg. 5 per cent. gold coupon bonds.....	102,055 00	106,000 00
Cleveland, Lorain & Wheeling Ry. Co. 1st mtg. con. 5 per cent. gold coupon bonds..	102,000 00	106,000 00
Cornwall & Lebanon R. R. Co. 1st mtg. 5 per cent reg. bonds.....	31,312 50	31,500 00
Cornwall & Lebanon Car Trust 6 per cent. reg. certificates	6,000 00	6,120 00
Delaware River R. R. & Bridge Co. 1st mtg. 4 per cent. gold coupon bonds.....	105,000 00	106,000 00
Detroit (Mich.) Ry. Co. 1st mtg. 5 per cent. gold coupon bonds	52,500 00	51,500 00
Duluth (Minn.) Street Ry. 1st mtg. 5 per cent. coupon gold bonds.....	47,500 00	45,000 00
Duquesne Traction Co., Pittsburg, Pa., 1st mtg. 5 per cent. coupon bonds.....	78,187 50	84,750 00
Dutchess County R. R. 1st mtg. 6 per cent. coupon bonds	15,000 00	12,000 00
East Cleveland (O.) R. R. Co. 1st mtg. 5 per cent. coupon gold bonds.....	31,550 00	32,700 00
Electric & People's Traction (Philadelphia) 4 per ct. gold stock trust reg. certificates.	49,937 50	48,750 00
Elgin, Joliet & Eastern Ry. Co. 5 per cent. 1st mtg. coupon gold bonds.....	102,500 00	109,500 00
Erie & Pittsburg, The, R. R. Co., gen'l mtg. 3½ per cent. gold coupon bonds.....	163,437 50	170,000 00
Fairmount Park Transportation Co., Philadelphia, 1st mtg. 5 per cent. gold bonds..	104,750 00	106,000 00
Fort Pitt Traction Co., Pittsburg, Pa., 1st mtg. 5 per cent. coupon bonds.....	81,000 00	86,250 00
Hestonville, Mantua & Fairmount R. R. Pass. Co., of Philadelphia, 5 per cent. consol. mtg. coupon gold bonds.....	47,375 00	59,250 00
Illinois Central R. R. Co. 3½ per cent. Louisville Div. and Terminal 1st mtg. gold coupon bonds	93,125 00	101,000 00
Indiana, Decatur & Western Ry. Co. 1st mtg. 5 per cent. coupon gold bonds.....	105,750 00	108,000 00
Jacksonville & St. Louis Ry. Co. consol. mtg. 5 per cent. coupon gold bonds.....	11,262 50	11,262 50
Jacksonville & St. Louis Ry. Co. income mtg. 4 per cent. coupon gold bonds.....	30,000 00	24,200 00
Jacksonville Southeastern Ry. Co. 1st mtg. 6 per cent. coupon gold bonds.....	17,000 00	17,000 00

	Book value.	Market value.
Kansas City (Mo.) Cable Ry. Co. 1st mtg. 5 per cent. coupon bonds	$105,770 00	$107,060 00
Lake Erie & Western R. R. Co., The, 1st mtg. 5 per cent. coupon gold bonds	29,500 00	29,500 00
Lehigh Valley R. R. Car Trust 5 per cent. coupon gold bonds	50,000 00	50,750 00
Lehigh Valley R. R. Co. mtg. and collateral trust 5 per cent. coupon gold bonds	99,500 00	104,000 00
Lehigh Valley R. R. Co. 4½ per cent. gold car trust certificates	50,000 00	50,250 00
Lewiston, Brunswick & Bath (Me.) Street Ry. 5 per cent. gen'l mtg. coupon gold bonds	51,250 00	53,250 00
Louisville & Nashville R. R. Co. 4 per cent. gold coupon bonds	98,500 00	96,500 00
Metropolitan Street Ry. Co. (New York) gen'l mtg. and collateral trust 5 per cent. coupon gold bonds	175,975 00	178,500 00
Milwaukee (Wis.) Electric Ry. and Light Co. 5 per cent. consol. coupon gold bonds	53,500 00	53,500 00
Minneapolis & Duluth R. R. 7 per cent. 1st mtg. coupon gold bonds	50,000 00	56,000 00
Minneapolis & St. Louis R. R. 1st mtg. 7 per cent. coupon gold bonds	100,000 00	112,000 00
Missouri Pacific Ry. Co. (of Mo.) 3d mtg. 7 per cent. coupon bonds	50,000 00	57,437 50
Newark (N. J.) Pass. Ry. Co. 1st consol. mtg. 5 per cent. gold bonds	137,875 00	143,125 00
Norfolk & Western Ry. Co. 1st cons. 4 p. c. coupon gold bonds	67,300 00	76,020 00
North Chicago, Ills., Street Ry. Co. 5 p. c. coupon bonds	51,812 50	53,750 00
North East Penna. R. R. 5 per cent. coupon gold mtg. bonds	95,000 00	97,500 00
Northern Central Ry. gen. mtg. 5 per cent. coupon bonds	105,000 00	129,250 00
North Side Electric Ry. Co. of Chicago, Ills., 20 year 1st mtg. 6 p. c. coupon bds.	26,250 00	27,750 00
Northwestern Elevated R. R. Co. (Chicago, Ills.,) 5 per cent. notes	97,500 00	100,000 00
Ogden St. Ry. Co. (Chicago, Ills.,) 6 per cent. 20 year 1st mtg. coupon bonds	108,750 00	113,000 00
Ohio River R. R. 1st mtg. 5 per cent. coupon gold bonds	95,000 00	102,500 00
Penna. Co., guar. 3½ per cent. gold reg. trust certificates	240,555 00	240,555 00
Penna. R. R. gen. mtg. 6 p. c. reg. bonds	100,150 00	134,620 00
Penna. R. R. 1st mtg. 5 per cent. reg. Navy Yard bonds	100,000 00	101,000 00
Penn. R. R. Co. 4½ col. trust coupon gold loan	55,875 00	55,750 00
Peoples Pass. Ry. 4 per cent gold reg. stock trust certificates	133,637 50	145,125 00
Peoples Street Ry. Co., of Luzerne, Pa., 6 per cent. gen. mtg. gold coupon bonds	24,000 00	24,000 00
Peoples Street Ry. Co., of Luzerne, Pa., 6 per cent. 1st mtg. gold coupon bonds	29,750 00	30,000 00
Phila. & Erie R. R. Co., The, reg. gold bds. interest 5 per cent.	29,937 50	29,750 00
Phila. & Erie Co., The, 6 per cent. gold coin mtg. coupon bonds	16,640 00	17,550 00
Phila. & Reading R. R. River Terminal extension 5 per cent. coupon mtg. gold bds.	102,500 00	100,000 00
Phila. & Reading R. R. 1st series 4 per cent. consol. mtg. coupon bonds	99,166 25	104,000 00
Phila. & Reading R. R. Co. imp. mtg. bds. 4 per cent.	102,062 50	104,000 00
Pittsburg, Cin., Chi. & St. Louis Ry. Co. consol. mtg. 4½ p. c. coupon gold bonds, Series A	27,250 00	28,250 00
Pittsburg, Cin., Chi. & St. Louis Ry. Co. consol. mtg. 4½ p. c. coupon gold bonds, Series B	27,250 00	28,375 00
Pittsburg, Cin., Chi. & St. Louis Ry. Co. consol. mtg. 4½ p. c. coupon gold bonds, Series C	48,750 00	56,500 00
Pittsburg, Cin., Chi. & St. Louis Ry. Co. 4 per cent. consol. coupon gold bonds	103,000 00	105,000 00
Pittsburg, Shenango & Lake Erie R. R. Co. 1st mtg. 5 per cent. gold coupon bonds	114,150 00	114,750 00
Reading & Columbia R. R. Co. 1st mtg. coupon bonds 5 per cent.	43,600 00	40,000 00

	Book value.	Market value.
Rio Grande Western Ry. Co. 1st trust mtg. 4 per cent. 50 year coupon bonds	$46,000 00	$47,500 00
San Antonio & Arkansas Pass. Ry. Co. 1st mtg. 4 per cent. coupon gold bonds	42,750 00	38,750 00
St. Louis, Iron. Mt. & Southern Ry. Co. gen. consol. Ry. & land grant mtg. 5 per cent. coupon gold bonds	113,000 00	110,000 00
Seaboard & Roanoke R. R. Co. 5 per cent. 1st mtg. coupon bonds	103,500 00	104,000 00
Second Ave. Traction Co., Pittsburg, Pa., 1st mtg. 5 per cent. coupon gold bonds	49,250 00	58,000 00
Second Ave., New York, R. R. Co. 1st mtg. 5 per cent. gold coupon bonds	109,750 00	118,000 00
Sioux City, Ia., Terminal R. R. & W'house 1st mtg. 6 per cent. coupon gold bonds	140,000 00	112,500 00
Southern Boulevard R. R. Co., New York city, 1st mtg. 5 per cent. 50 year coupon gold bonds	56,125 00	55,250 00
Southern Pacific R. R. Co. of New Mexico 1st mtg. 6 per cent. coupon gold bonds	108,250 00	111,000 00
Southern Ry. Co. 1st con. mtg. 5 per cent. coupon gold bonds	59,317 50	70,125 00
South Side Elevated R. R. Co., Chicago, Ill., 1st mtg. 4½ per cent. coupon bonds	100,000 00	103,000 00
Steinway Ry. Co. of Long Island City, N. Y., 1st mtg. 6 per cent. coupon gold bds.	56,000 00	58,250 00
Thirteenth & Fifteenth Sts. Pass. Ry. Co., of Phila., 5 per cent. coupon mtg. bonds	58,500 00	61,500 00
Toledo & Ohio Cen. Extension R. R. 5 per cent. coupon 1st mtg. gold bonds	62,500 00	37,500 00
Trenton, N. J., Pass. Ry. Co. consol. 1st mtg. 6 per cent. coupon gold bonds	93,481 25	101,200 00
Union Pacific R. R. Co. 1st mtg. R. R. & land grant 4 per cent. gold coupon bonds.	39,650 00	41,000 00
Union Pacific Ry. Co. (Central Branch), 1st mtg. 4 per cent. coupon gold bonds	93,000 00	88,500 00
United Railways & Electric Co. of Baltimore, 1st consol. mtg. 4 p. c. coupon gold bonds	98,250 00	96,750 00
United Traction Co., of Pittsburg, Pa., gen. mtg. 5 per cent. coupon gold bonds	47,520 00	53,040 00
Venice & Carondelet Ry. 1st mtg. 6 per cent. coupon bonds	100,000 00	100,500 00
Venice & Carondelet Ry. 1st mtg. 6 per cent. coupon bonds	100,000 00	101,500 00
Wabash R. R. Co. (Des Moines Div.) 4 per cent. 1st mtg. gold coupon bonds	97,000 00	98,000 00
Western Pa. R. R. Co. 4 per cent. loan reg. coupon bonds	22,000 00	23,760 00
West Chicago St. R. R. Tunnel Co. 5 per cent. mtg. coupon bonds	71,687 50	74,900 00
Akron, O. (The), Gas Co. 1st mtg. 5 per cent. coupon gold bonds	48,750 00	50,625 00
Austin, Tex., Kater Co. & Austin Water, Light & Power Co. Receivers' certs	12,500 00	12,500 00
Boonville, Mo., Water Co. 1st mtg. 6 per cent. coupon bonds	47,500 00	50,000 00
Brooklyn, N. Y., Wharf & Warehouse Co. 1st mtg. 5 per cent. coupon gold bonds	98,000 00	77,000 00
Chillicothe, O., Gas & Water Co. 1st mtg. 5 per cent. coupon bonds	79,325 00	84,195 83
Duquesne Club, Pittsburg, Pa., 1st mtg. 5 per cent. coupon bonds	121,000 00	122,210 00
Edison Electric Ill. Co., of Brooklyn. N. Y., 1st cons. 4 per cent. coupon gold bonds	97,375 00	100,000 00
Equitable Gas Light Co. of New York 5 per cent. 1st cons. mtg. coupon gold bonds	117,437 50	123,000 00
Equitable (The) Ill. Gas Light Co. of Philadelphia 1st mtg. 5 per cent. gold coupon bonds	101,475 50	123,000 00
Hamilton & Rossville, O., Hydraulic Co. 6 per cent. coupon bonds	33,000 00	33,000 00
Haverhill, Mass., Gas Securities Co. 5 per cent. gold bonds	103,250 00	104,000 00
Hudson County, N. J., Gas Co. 1st mtg. 5 per cent. coupon gold bonds	49,750 00	51,250 00
Hudson River Water Power & Paper Co. 1st mtg. 6 per cent. coupon gold bonds	49,000 00	50,000 00
Hutchinson, Kan., Water, Light & Power Co. 1st mtg. 4 per cent. coupon bonds	58,000 00	58,000 00
Jamestown, N. Y., Water Supply Co. 1st mtg. 6 per cent. coupon bonds	150,000 00	150,000 00

	Book value.	Market value.
Joliet, Ill. (The), Gas Light Co. 1st mtg. 5 per cent. coupon gold bonds	$100,000 00	$102,500 00
Lincoln, Neb., Gas Co. 1st mtg. 6 per cent. coupon gold bonds	27,300 00	29,260 00
Met. Ferry Co., of New York, 1st mtg. 5 per cent. coupon gold bonds	66,990 00	66,340 00
Newark, N. J., Com. Gas Co. 5 per cent. cons. gold mtg. coupon bonds	48,500 00	53,250 00
New York Gas & Electric Light, Heat & Power Co. purchase money 4 per cent. coupon gold bonds	92,750 00	91,500 00
Paducah Water Supply Co., of Baltimore, Md., 1st mtg. 6 per cent. coupon bonds	73,450 00	74,740 00
Paterson & Passaic Gas & Electric Co. 5 per cent. cons. mtg. coupon gold bonds	51,000 00	52,312 50
Philadelphia Co., Pittsburg, Pa., 1st mtg. col. trust 5 per cent. coupon gold bonds	21,500 00	21,600 00
Pittsburg, Pa., Cons. Gas Co. 1st mtg. 5 per cent. gold coupon bonds	102,250 00	113,500 00
St. Joseph, Mo., Water Co. 1st mtg. 6 per cent. coupon gold bonds	100,000 00	100,000 00
St. Louis, Mo., Merchants' Bridge Co. 1st mtg. 6 per cent. coupon bonds	75,000 00	83,250 00
St. Louis, Mo., Terminal Cupples Station & Property Co. 4½ per cent. 1st mtg. bonds	101,000 00	102,500 00
Sioux City, Ia., Stock Yards Co. 1st mtg. 6 per cent. coupon gold bonds	89,775 00	90,000 00
Springfield Water Co. cons. mtg. 5 per cent. gold coupon bonds	17,000 00	17,510 00
Tyrone, Pa., Gas & Water Co. 1st mtg. 6 per cent. coupon bonds	28,350 00	29,025 00
United Gas Improvement Co., Philadelphia, 6 per cent. bonds	100,000 00	105,250 00
West Chester, Pa., Gas Co. 1st mtg. sinking fund 6 per cent. coupon gold bonds	62,500 00	68,125 00
Westinghouse Electric & Mfg. Co. 5 per cent. gold deb. coupon certs	102,500 00	102,500 00
Bank of North America, Philadelphia, stock	10,168 00	19,076 00
Delaware Insurance Co., Philadelphia, stock	18,750 00	12,750 00
Central New England Railway Co. pref. stock	1,855 00	3,710 00
Central New England Ry. Co. com. stock	1,107 50	2,215 00
Cleve. & Pittsburg R. R. Co. 7 per cent. guar. dividend stock	64,750 00	65,975 00
Grand Rapids & Indiana Ry. Co. stock	5,000 00	25,000 00
Pittsburg, Fort Wayne & Chicago Ry. Co. guar. 7 per cent. stock	46,250 00	46,750 00
Southern Ry. Co. pref. stock	20,500 00	27,312 50
Totals (carried out at book value)	$12,742,267 30	$13,145,972 83

Cash in Company' office, $3,320.48; deposited in banks, $215,000; total		$12,742,267 30
Bills receivable		218,320 48
Agents' debit balances		131,394 40
Furniture		5,079 89
Temporary obligations for premiums, mainly secured by reserve on policies		4,500 00
		122,420 58
Total		$37,759,151 78
Deduct agents' credit balances		1,171 53
Total net or ledger assets, as per balance above		$37,757,980 25

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$288,721 13	
Bonds and stocks	102,232 00	
Collateral loans	11,758 28	
Other assets	3,000 00	
Rents due and accrued on Company's property or lease	8,509 29	
Total		414,220 70
Market value of bonds and stocks over cost		403,705 53

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$216,238 10	$290,009 31	
Gross deferred premiums on policies in force	105,613 12	481,180 88	
Totals	$321,851 22	$771,190 19	
Deduct cost of collection	167,362 63	41,104 44	
	$154,488 59	$730,085 75	
Net amount of uncollected and deferred premiums			$884,574 34
Aggregate ledger and other assets			$39,460,480 82

Items not admitted.

Furniture, fixtures and safes	$4,500 00	
Agents' debit balances	5,079 89	
Bills receivable	131,394 40	
Temporary obligations for premiums (not secured)	42,543 52	
Total		183,517 81
Total admitted Assets		**$39,276,963 01**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$32,301,181 00	
Same for dividend additions	631,819 00	
Same for annuities	617,508 00	
Total	$33,550,508 00	
Deduct net value of risks of this Company reinsured in other solvent companies	50,536 00	
Net reserve		$33,499,972 00
Present value of amounts not yet due on matured installment policies (face, $313,640)		242,838 00
Commission due to agents on premium notes when paid		9,469 18
Death losses in process of adjustment or adjusted and not due		160,709 00
Trust funds held by the Company		22,077 00
Dividends of surplus or other description of profits due policyholders		60,610 21
Premiums paid in advance		21,982 80
Due on account of salaries, rents and office expenses		84,500 59
Amount of any other liability of the Company, viz.: Scrip outstanding		8,580 00
Liabilities on policyholders' account		**$34,110,738 78**
Gross divisible surplus		***5,166,224 23**
Total Liabilities		**$39,276,963 01**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	42,269	$106,573,023
Endowment policies	18,694	41,796,345
All other policies	4,835	14,734,436
Return premiums and reversionary additions	.....	2,420,498

*The surplus of this Company contains a life rate endowment fund liability of $475,815.00.

New policies issued during the year.

	Number.	Amount.
Whole life policies	8,912	$21,293,670
Endowment policies	3,943	9,306,842
All other policies	2,649	8,383,667
Return premiums and reversionary additions	.....	115,539

Old policies revived during the year.

Whole life policies	303	537,157
Endowment policies	166	184,851
All other policies	513	1,294,535
Return premiums and reversionary additions	.....	955

Old policies changed and increased.

Whole life policies	47	169,649
Endowment policies	15	44,388
All other policies	9	593,082
Total number and amount	82,355	$207,448,637
Deduct policies decreased and ceased to be in force.	8,088	21,919,891
Total policies in force at the end of the year..	74,267	$185,528,746

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	47,058	$117,563,845
Endowment policies	20,812	46,513,963
All other policies	6,397	19,563,083
Return premiums and reversionary additions	.....	1,887,855
Total policies in force at the end of the year..	74,267	$185,528,746

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	728	$2,058,761
By maturity (endowments)	182	398,985
By expiry (term)	339	831,375
By surrender	1,217	2,898,106
By lapse	3,268	7,485,582
By change and decrease	85	1,713,645
Not taken	2,269	6,533,437
Totals	8,088	$21,919,891

	Number.	Amount.
Annuities in force December 31, 1899	266	$107,841 55

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	4,652	$12,288,200
Policies issued during 1899	1,384	4,032,400
Total	6,036	$16,320,600
Deduct policies ceased to be in force during 1899	552	2,480,900
Policies in force in New York Dec. 31, 1899	5,484	$13,839,700

	Number.	Amount.
Losses and claims unpaid December 31, 1898	4	$4,799
Losses and claims incurred during 1899	44	59,033
Total	48	$63,832

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	42	$53,757

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $507,560.89; notes or credits, $9,390.77; total $516,951 66

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$996,974 39	
Received during the year on new policies, $9,465.00; on old policies, $236,294.56; total	245,759 56	
Total		$1,242,733 95
Deductions during the year, as follows:		
Used in payment of losses and claims	$31,511 58	
Used in purchase of surrendered policies	41,482 83	
Voided by lapse	32,300 23	
Used in payment of dividends to policyholders	64,345 32	
Redeemed by maker in cash	32,670 76	
Total reduction of premium note account		202,310 72
Balance, note assets at end of the year		$1,040,423 23

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated and commenced business May, 1851.]

JONATHAN B. BUNCE, President. CHARLES H. LAWRENCE, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$460,145 10	
Renewal premiums, without deductions for commissions or other expenses	1,395,252 27	
Dividends applied to pay running premiums	170,025 73	
Dividends applied to purchase paid-up additions and annuities	44,839 72	
Surrender values applied to pay running premiums	5,755 96	
Surrender values applied to purchase paid-up insurance and annuities	87,212 00	
Consideration for annuities, other than matured installment policies	27,565 00	
Total	$2,190,795 78	
Deduct amount of premiums paid to other companies for reinsurance	10,151 69	
Total premium receipts		$2,180,644 09
Interest on:		
Mortgage loans		343,996 46
Bonds and dividends on stock		175,453 92
Premium notes, loans or liens		48,207 76
Other debts due the Company		8,582 21
Discount on claims paid in advance		141 33
Rents from Company's property		47,507 09
Dividends and surrender values on reinsurances		943 90
Profit on sales of real estate, $8,333.91; securities, $195.02; total		8,528 93
From all other sources, viz.: Profit and loss, guarantee of mortgage loans		547 59
Total Receipts during the year		**$2,814,553 28**
Balance of net or ledger assets December 31, 1898		**11,257,572 16**
Total		**$14,072,125 44**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$863,878 98	
Matured endowments and additions thereto	113,104 50	
Claims on installment policies and additions	7,154 00	
Total net amount actually paid for losses and matured endowments		$984,137 48
Paid to annuitants		4,048 20
Premium notes voided by lapse		1,579 00
Dividends paid policyholders in cash		5,631 48
Dividends applied to pay running premiums		170,025 73
Dividends applied to purchase paid-up additions and annuities		44,839 72
Surrender values paid in cash		175,172 51
Surrender values applied to pay running premiums		5,755 96

Surrender values applied to purchase paid-up insurance and annuities		$87,212 00
(Total paid policyholders	$1,478,402.08)	
Commissions and bonuses to agents (less commission on reinsurances), new policies, $264,593.95; renewals, $97,704.75; annuities, $1,378.25; total		363,676 95
Salaries and allowances for agencies, including managers, agents and clerks		68,452 41
Medical examiners' fees, $45,598.11; inspection of risks, $4,628.94; total		50,227 05
Salaries and all other compensation of officers and other home office employes		75,804 67
Taxes on new premiums, $4,832.02; on renewals, $13,726.72; on franchise, $27,058.11; on reserves, $1,072.03; U. S. revenue, $10,605.20; total		57,294 08
Taxes on real estate		27,262 69
Insurance Department fees and agents' licenses, $5,098.26; municipal and State licenses, $2,884.41; total		7,982 67
Rent, including $7,000 Company's occupancy		26,252 93
Commuting renewal commissions		951 00
Advertising, $17,546.79; printing and stationery, $22,044.48; postage, $10,622.94; legal expenses, $2,255.29; furniture, etc., $1,756.93; total		54,226 43
Repairs and expenses on real estate		27,173 46
Exchange, $1,177.50; sundries, $15.841.71; total		17,019 21
All other disbursements, viz.: Profit and loss, i. e., mortgage loans charged off, $500; agents' ledger balances, $4,162.44; foreclosure expenses, $2,667.87; total		7,330 31
(Total miscellaneous expenses	$783,653.86)	
Total Disbursements during the year		**$2,262,055 94**
Balance		**$11,810,069 50**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,093,239 36
Loans on mortgage (first liens) on real estate	6,015,586 57

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., N. H. & H. R. R. convertible debenture bonds	$1,000 00	$1,800 00	$1,000 00	1,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				430,296 00
Premium notes on policies in force				334,909 95

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Erie 1st. cons. mtg. bonds	$120,833 75	$140,000 00
Chic., Mil. & St. Paul (So. Minn. div.) 1st mtg. bonds	50,375 00	59,000 00
Vermont Valley R. R. Co. 1st mtg. bonds	103,750 00	105,000 00
Hartford & Conn. West. R. R. Co. 1st mtg. bonds	50,000 00	50,000 00
St. Louis & San Francisco R. R. Co. 1st mtg. bonds	44,460 00	44,000 00
Flint & Pere Marquette R. R. Co. cons. 1st mtg. bonds	50,000 00	50,000 00

	Book value.	Market value.
Louisville, New Albany & Chic. Ry. Co. (Chic. & Ind. div.) 1st mtg. bonds	$27,420 00	$27,500 00
Tarkio Valley R. R. Co. 1st mtg. bonds	15,417 50	14,980 00
Hannibal & St. Joseph R. R. Co. cons. mtg. bonds	28,250 00	29,500 00
Cleve., Col., Cin. & Inds. R. R. Co. cons. gen. mtg. bonds	5,775 00	6,250 00
Evansville & Indianapolis R. R. Co. 1st mtg. bonds, guaranteed	27,500 00	25,000 00
Roch. & Pitts. R. R. Co. 1st mtg. bonds	28,681 25	30,000 00
Cin., Dayton & Ironton Ry Co. 1st mtg. bonds, guaranteed	9,550 00	11,000 00
St. Paul & Northern Pacific Ry. Co. 1st mtg. bonds	17,362 50	18,750 00
Lehigh Valley Terminal Ry. Co. 1st mtg. bonds, guaranteed	67,925 00	71,500 00
Ohio & W. Va. Ry. Co. 1st mtg. bonds	47,200 00	44,000 00
Chic. & West. India R. R. Co. gen. mtg. bonds	114,452 50	118,000 00
Indianapolis & St. Louis R. R. Co. 1st mtg. bonds	8,435 00	9,100 00
Phila. & Read. R. R. Co. 1st mtg. bonds, terminal	51,250 00	57,500 00
Cin., Indianapolis, St. Louis & Chic. Ry. Co. 1st cons. mtg. bonds	19,305 00	19,080 00
Chic. & Northwest. Ry. Co. sinking fund bonds	45,671 25	45,240 00
Chic. & Northwest. Ry. Co. sinking fund bonds, registered	10,463 75	10,350 00
Elizabethtown, Lexington & Big Sandy R.R. Co. 1st mtg. bonds, guaranteed	9,925 00	10,000 00
Wabash R. R. Co. 1st mtg. bonds	50,687 50	55,000 00
Chic. & Erie 1st mtg. bonds	52,580 00	55,000 00
Cleve., Cin., Chic. & St. Louis Ry. Co. 1st mtg. bonds	44,400 00	47,000 00
Nash., Chattanooga & St. Louis Ry. Co. 1st mtg. bonds	28,125 00	28,000 00
Easton & Amboy R. R. Co. 1st mtg. reg. bonds, guaranteed	52,825 00	55,000 00
Cedar Rapids, Iowa Falls & Northwestern Ry. Co. 1st mtg. bonds	52,883 80	53,000 00
Port Reading R. R. Co. 1st mtg. bonds	51,250 00	52,500 00
Lehigh Valley Ry. (N. Y.) 1st mtg. bonds	38,570 00	39,900 00
Lehigh Valley Ry. (N. Y.) 1st mtg. reg. bonds	12,000 00	12,600 00
Central R. R. of New Jersey, gen. mtg. reg. bonds	27,440 00	28,000 00
Central R. R. of New Jersey, gen. mtg. bonds	83,812 50	84,000 00
St. Louis, Southern R. R. Co. (Ill. Central system) 1st mtg. bonds	15,640 00	17,850 00
Louis. & Nash. R. R. Co. (St. Louis property) 1st mtg. bonds	26,625 00	26,750 00
Cleve., Cin., Chic. & St. Louis R. R. Co. (St. Louis div.) bonds	22,937 50	24,250 00
Wilmar & Sioux Falls R. R. Co. 1st mtg. bonds, guaranteed	26,375 00	27,500 00
West Chicago St. Ry. Tunnel Co. 1st mtg. bonds	25,250 00	25,500 00
Chicago North Shore St. Ry. Co. 1st mtg. bonds	53,000 00	53,000 00
N. Y., N. H. & Hart. R. R. Co. debenture bonds	2,500 00	4,500 00
Raleigh & Gaston R. R. Co. 1st mtg. bonds.	26,500 00	25,750 00
Rutland R. R. Co. 1st cons. mtg. bonds	26,687 50	27,000 00
St. Louis & San Francisco Ry. gen. mtg. bonds	26,250 00	26,250 00
Lake Erie & West. R. R. Co. 2d mtg. bonds	30,975 00	31,500 00
Seaboard & Roanoke R. R. Co. 1st mtg. bds.	25,750 00	26,500 00
Virginia Midland R. R. Co. 1st mtg. bonds.	18,045 00	18,000 00
St. Louis & San Francisco R. R. Co. (Southwestern div.) 1st mtg. bonds	22,875 00	24,500 00
Elgin, Joliet & East. Ry. Co. 1st mtg. bds.	51,662 50	53,000 00
Minn. & St. L. R. R. Co. 1st. cons. mtg. bds.	31,875 00	33,000 00
South. Pac. R. R. Co. 1st mtg. bonds	50,750 00	52,000 00
Iowa Central Ry. Co. 1st mtg. bonds	25,875 00	27,000 00
Louis. & Nash. R. R. Co. coll. trust bonds.	49,375 00	48,500 00
Balt. & Ohio R. R. Co. 1st mtg. bonds	73,041 67	73,500 00
Long Island R. R. Co. unified bonds	23,375 00	22,000 00
Interstate Traction Co. (Duluth, Minn.) 1st mtg. bonds	12,000 00	12,000 00

	Book value.	Market value.
Louis. & Jeffersonville Bridge Co. 1st mtg. bonds, guaranteed	$26,100 00	$27,600 00
Brockton St. Ry. Co. 1st mtg. bonds	41,000 00	43,050 00
Waterbury Traction Co. 1st mtg. bonds	10,000 00	10,000 00
Hartford Street Ry. Co. bonds	25,437 50	25,250 00
Brooklyn Wharf & Warehouse 1st mtg. bds.	101,125 00	75,000 00
Western Union Tel. Co. sinking fund reg. bonds	22,200 00	20,000 00
Niagara Falls park debenture bonds, guar. by Province of Ontario	103,747 60	103,747 60
County of Middlesex, Province of Ontario, Canada, debenture bonds	31,800 00	31,800 00
State of Virginia registered bonds	10,500 00	12,750 00
The Columbus Gas Co. of Ohio 1st mtg. bonds	25,562 50	25,500 00
The People's Gas Light and Coke Co. (Chicago) refunding mtg. bonds	26,187 50	27,000 00
The Akron Gas Co. of Ohio 1st mtg. bonds.	24,375 00	25,000 00
Western Gas Co. 1st mtg. coll. trust of New York bonds	25,750 00	25,750 00
Consumers' Gas Co. of Chicago, Ill., 1st mtg. bonds	26,062 50	26,500 00
County of Spokane Court House and Jail 1st mtg. bonds	20,900 00	21,000 00
The Joliet Gas Light Co. of Ill. 1st mtg. bonds	20,000 00	20,000 00
County of Pierce, Washington, funding bds.	52,000 00	52,000 00
City of Blair, Wahington county, Neb., Court House bonds	5,075 00	5,000 00
St. Paul Gas Light Co. cons. ext. bonds	10,600 00	10,600 00
City of Lincoln, Neb., paving and sewer bonds	44,705 00	45,000 00
City of Topeka, Kan., improvement bonds.	9,653 32	9,477 28
City of Urbana, Ohio, gen. fund bonds	25,000 00	25,000 00
City of Kansas City, Kansas, improvement bonds	3,060 00	3,000 00
City of Coldwater, Michigan, water works bonds	35,525 00	35,000 00
City of Fostoria, Ohio, water works bonds.	10,000 00	10,000 00
City of Seattle, Washington, water works and sewer bonds	25,000 00	25,000 00
City of Portland, Oregon, bonds	59,325 00	57,630 00
City of Cheyenne, Wyoming, viaduct bonds	30,000 00	30,000 00
Ogden City, Utah Territory, sewer bonds..	7,720 00	8,000 00
City of Roanoke, Va., sewer bonds	10,500 00	10,000 00
City of Greensboro, North Carolina, bonds.	4,590 00	4,500 00
City of Beatrice, Neb., paving bonds	4,040 00	4,000 00
School District of Superior, Neb., bonds	12,600 00	12,000 00
School District of Syracuse, Neb., bonds	10,350 00	10,000 00
School District of Stanbury, Mo., bonds	1,005 00	1,000 00
School District of Trenton, Mo., bonds	5,940 00	6,000 00
School District of Eaton, Mo., bonds	251 25	250 00
School District No. 5, Sheridan, Worth Co., Mo., bonds	1,648 00	1,600 00
School District of Mankato, Minn., bonds..	15,247 50	15,000 00
School District No. 37, Humboldt, Richardson county, Neb., bonds	8,627 50	8,500 00
School District No. 15, Nelson, Nuckolls county, Neb., bonds	14,000 00	14,000 00
School District No. 2, Lewis and Clark Co., Montana, bonds	10,100 00	10,000 00
School District No. 29, Polk county, Ore., bonds	12,840 00	12,000 00
School District No. 1, Lewis and Clark Co., Montana, bonds	25,687 50	25,000 00
School District No. 1, county of Laramie, Wyoming, bonds	21,000 00	21,000 00
School District No. 1, Colfax, Whitman Co., Washington, bonds	30,150 00	30,000 00
School District No. 1, Portland, Ore., bonds.	25,250 00	27,000 00
School District No. 5, Denver, Colorado, bonds	2,500 00	2,500 00
School District of Maysville, Mo., bonds	5,725 36	5,600 00
Charter Oak National Bank, Hartford, Conn., stock	19,662 00	18,400 00
First National Bank, Hartford, Conn., stk.	22,255 00	23,200 00
Ætna National Bank, Hartford, Conn., stk.	3,500 00	5,950 00
American National Bank, Hartford, Conn., stock	37,173 00	46,368 00
Farmers and Mechanics' National Bank, Hartford, Conn., stock	8,672 00	8,892 00
Phoenix National Bank, Hartford, Conn., stock	50,186 00	49,750 00

	Book value.	Market value.	
National Exchange Bank, Hartford, Conn., stock	$22,806 00	$22,806 00	
United States Bank, Hartford, Conn., stk.	5,000 00	17,500 00	
City Bank of Hartford, Conn., stock	12,156 00	12,760 00	
Security Co., Hartford, Conn., stock	10,000 00	12,500 00	
Hartford City Gas Light Co. stock	7,350 00	11,928 00	
N. Y., N. H. & Hartford R. R. Co. stock	10,359 00	12,600 00	
Ft. Wayne & Jackson R. R. Co. pref. stock.	78,650 00	98,000 00	
Hartford National Bank stock	15,612 00	14,715 00	
St. Joseph, South Bend & Southern R. R. Co. stock	12,500 00	7,500 00	
Total (carried out at book value)	$3,512,284 50	$3,604,073 88	$3,512,284 50
Cash in Company's office, $400.84; deposited in banks, $422,352.28; total			422,753 12
Total net or ledger assets, as per balance above			**$11,810,069 50**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$132,047 48	
Premium notes, loans or liens	4,433 35	
Total		136,480 83
Market value of bonds and stocks over cost		91,789 38

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$75,172 84	$61,602 60	
Gross deferred premiums on policies in force	37,753 75	115,775 94	
Total	$112,926 59	$177,378 54	
Deduct cost of collection	64,368 15	10,642 71	
	$48,558 44	$166,735 83	
Net amount of uncollected and deferred premiums			215,294 27
Total admitted Assets			**$12,253,633 98**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$11,258,353 00	
Same for dividend additions	235,230 00	
Same for annuities	45,058 00	
Total	$11,538,641 00	
Deduct net value of risks of this Company reinsured in other solvent companies	29,071 00	
Net reserve		$11,509,570 00
Present value of amounts not yet due on matured installment policies		22,082 00
Special policy reserve		138,069 00
Death losses in process of adjustment or adjusted and not due	$18,130 00	
Death losses reported, no proofs received	19,067 00	
Total policy claims		37,197 00
Premiums paid in advance		8,791 00
Liabilities on policyholders' account		**$11,715,709 00**
Gross divisible surplus		537,924 98
Total Liabilities		**$12,253,633 98**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	19,263	$32,924,055
Endowment policies	10,629	15,510,189
All other policies	1,700	2,386,400
Return premiums and reversionary additions	.....	350,138
New policies issued during the year.		
Whole life policies	5,151	9,321,282
Endowment policies	2,978	4,719,402
All other policies	951	1,426,907
Return premiums and reversionary additions	.....	79,830
Old policies revived and increased during the year.		
Whole life policies	17	7,595
Endowment policies	12	32,606
All other policies	3	3,910
Return premiums and reversionary additions	.....	7,204
Old policies transferred.		
Whole life policies	76	155,760
Endowment policies	50	125,800
All other policies	581	1,353,827
Total number and amount	41,411	$68,404,905
Deduct policies decreased and ceased to be in force.	5,899	10,416,743
Total policies in force at the end of the year..	35,512	$57,988,162

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	20,638	$35,299,979
Endowment policies	12,165	18,053,038
All other policies	2,709	4,225,317
Return premiums and reversionary additions	.....	409,828
Total policies in force at the end of year	35,512	$57,988,162

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	497	$881,210
By maturity (endowments)	103	113,104
By expiry (term)	69	137,600
By surrender and decrease	496	1,165,521
By lapse	2,288	3,311,679
By change	107	223,160
Not taken	1,632	2,959,082
By transfer	707	1,635,387
Totals	5,899	$10,416,743

	Number.	Amount.
Annuities in force December 31, 1899	36	$6,392 00

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	6,041	$8,802,667
Policies issued during 1899	1,349	2,150,435
Total	7,390	$10,953,102
Deduct policies ceased to be in force during 1899	791	1,183,729
Policies in force in New York Dec. 31, 1899	6,599	$9,769,373

	Number.	Amount.
Losses and claims unpaid December 31, 1898	3	$6,986 00
Losses and claims incurred during 1899	117	176,143 50
Total	120	$183,129 50

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	119	$182,324 50

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $297,578.99; dividends, $33,960.21; total $331,539 20

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$368,212 74	
Received during the year on new policies, $7,720; on old policies, $1,177; total	8,897 00	
Total		$377,109 74
Deductions during the year, as follows:		
Used in payment of losses and claims	$24,300 86	
Used in purchase of surrendered policies	9,431 53	
Voided by lapse	1,579 00	
Used in payment of dividends to policyholders	386 70	
Redeemed by maker in cash	6,501 70	
Total reduction of premium note account		42,199 79
Balance, note assets at end of the year		$334,909 95

PRESBYTERIAN MINISTERS' FUND.

PHILADELPHIA, PA.

[Incorporated and commenced business January 11, 1759.]

ROBERT GRAHAM, President. PERRY S. ALLEN, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$22,679 06	
Renewal premiums, without deductions for commissions or other expenses	138,368 59	
Total premium receipts		$161,047 65
Interest on:		
Mortgage loans		10,910 46
Bonds and dividends on stock		21,475 32
Premium notes, loans or liens		3,923 81
Other debts due the Company		991 22
Ground rents from Company's property		12,021 69
Total Receipts during the year		**$210,370 15**
Balance of net or ledger assets December 31, 1898		**884,978 63**
Total		**$1,095,348 78**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$53,736 67	
Matured endowments and additions thereto	6,000 00	
Total net amount actually paid for losses and matured endowments		$59,736 67
Paid to annuitants		6,093 10
Surrender values paid in cash		11,850 93
(*Total paid policyholders* $77,680.70)		
Commissions and bonuses to agents (less commission on reinsurances)		1,489 67
Salaries and allowances for agencies, including managers, agents and clerks		2,100 00
Medical examiners' fees, $936; inspection of risks, $600; total		1,536 00
Salaries and all other compensation of officers and other home office employes		8,292 11
Taxes on new premiums, $23.41; on renewals, $209; on investments other than real estate, $1,011.20; total		1,243 61
Insurance Department fees and agents' licenses		225 11
Rent		1,008 00
Advertising, $172.20; printing and stationery, $477.09; postage, $1,176.03; total		1,825 32
Furniture, general expense, etc.		597 01
Losses on sales of securities		3,225 00
Premium on purchase of securities		3,053 38
Office expenses, etc.		285 27
Revenue tax		729 90
(*Total miscellaneous expenses* $25,610.38)		
Total Disbursements during the year		**$103,291 08**
Balance		**$992,057 70**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value.....	$56,323 06
Loans on mortgage (first liens) on real estate.....	210,800 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Lehigh Valley R. R. Co. annuity bonds.....	$3,000 00	$3,705 00	$1,000 00	1,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral.....				56,284 89
Ground rents				147,200 00

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Philadelphia city 6 per cent. bonds.....	$500 00	$560 00
Elmira & Williamsport R. R. Co. 6 per cent. bonds	15,000 00	18,750 00
North Penn. gen mtg. 7 per cent. bonds....	8,000 00	9,080 00
North. Penn. gen. mtg. 7 per cent. bonds...	8,000 00	9,040 00
Steubenville & Indiana R. R. Co. 1st bonds.	10,000 00	11,300 00
Sioux City Ter. R. R. and Warehouse Co. 6 per cent. bonds.....	19,000 00	.....
Delaware & Bound Brook R. R. Co. 7 per cent. bonds	3,000 00	3,660 00
Keokuk, Ia. (water loan).....	8,000 00	8,000 00
Toledo Belt Line 5 per cent. bonds.....	2,000 00	2,000 00
Toledo Belt Line bonds.....	3,000 00	3,000 00
Appleton Water Works Co. stock.....	4,000 00	.....
Philadelphia & Reading R. R. Co. 5 per cent. bonds	15,000 00	15,000 00
Philadelphia & Reading con. mort. 7 per cent. bonds	12,000 00	15,540 00
Philadelphia & Reading con. mort. 7 per cent. bonds	2,000 00	2,560 00
Lehigh Valley 6 per cent. annuity bonds....	15,000 00	18,525 00
Penn. & N. Y. Canal & R. R. 7 per cent. bonds	2,000 00	2,330 00
People's Passenger Ry. 4 per cent. bonds...	20,000 00	21,400 00
Phila, Wilmington & Balto. R. R. Co. 4 per cent. stock trust certificate.....	3,000 00	3,300 00
Western Penn. R. R. Co. 4 per cent. bonds..	1,000 00	1,115 00
Hestonville Pass. Ry. Co. 5 per cent. con. mort. bonds	5,000 00	5,925 00
Huntingdon & Broad Top con. car trust 5 per cent. bonds	10,000 00	10,000 00
Omaha water con. mtg. bonds.....	10,000 00	3,000 00
Second Avenue Traction Co. 5 per cent. bonds, Pittsburg, Pa.....	3,000 00	3,495 00
Fort Pitt Traction Co. 1st mort. 5 per cent. bonds	20,000 00	22,000 00
Reading Co. & Philadelphia & Reading Coal & Iron Co. gen mort. 4 per cent. bonds...	30,000 00	25,950 00
City Water Supply Co. 1st con. mort. 5 per cent. bonds	2,200 00	2,090 00
City Water Supply Co. 2d mort. income bonds	11,000 00	.....
Equitable Illuminating Gas Light Co. 1st mort. bonds	20,000 00	21,500 00
Philadelphia city 3½ per cent. bonds.....	10,000 00	10,550 00
York County, Pa., bonds.....	10,000 00	11'000 00
Philadelphia, Pa., subway loan bonds.....	15,000 00	15,675 00
Gas Co. of Luzerne county, Pa., 5 per cent. 1st mtg. bonds.....	5,000 00	5,050 00
Western Gas Co., Milwaukee (collateral trust) bonds	5,000 00	5,300 00
Philadelphia & Reading R. R. Co. Ter. bonds	20,000 00	24,200 00
Seaboard & Roanoke R. R. Co. 1st mort. 5 per cent. bonds.....	10,000 00	10,900 00
Electric & People's Traction 4 per cent. stock trust cert.....	20,000 00	19,500 00

	Cost value.	Market value.	
United Traction Co. 5 per cent. bonds, Pittsburg, Pa	$10,000 00	$11,225 00	
Chattanooga Electric Ry. 5 per cent. 1st mort. bonds	10,000 00	10,000 00	
International Navigation Co. 5 per cent. bonds, 1st mort	10,000 00	10,000 00	
Balto. & Ohio R. R. Co. prior lien 3½ per cent. bonds	2,000 00	1,900 00	
Western N. Y. & Pa. R. R. Co. 1st mort. 5 per cent bonds	20,000 00	22,300 00	
Phila. Co. 1st mort. and collateral trust bonds, Pittsburg, Pa	10,000 00	10,700 00	
Vincennes Water Supply Co. 1st mort. 4½ per cent. bonds	5,000 00	2,000 00	
Atlanta, Ga., 7 per cent. bonds (water works)	4,000 00	4,500 00	
Atlanta, Ga., 7 per cent. bonds (water works)	1,000 00	1,615 00	
Wilmington, N. C., bonds	4,000 00	4,000 00	
Northern Central R. R. Co. bonds	4,000 00	4,120 00	
Norfolk & West. R. R. Co. (ext. So Side)	1,000 00	1,000 00	
Columbia & Greenville R. R. 6 p. c. bonds	1,000 00	1,187 00	
Equitable Securities Co. debenture bonds	2,000 00	1,600 00	
Equitable Securities Co. stock	60 00	.....	
August, Ga. (improvement bonds)	6,000 00	6,780 00	
Central R. R. Co. of Ga. 2d pref. income bonds	3,000 00	270 00	
Central R. R. Co. of Ga. 2d pref. income scrip	500 00	40 00	
Phila. City Pass. Ry. Co. stock	5,000 00	20,300 00	
Continental Pass. Ry. Co. stock	2,950 00	8,850 00	
Union Pass Ry. Co. bonds	1,000 00	4,800 00	
Germantown Pass. Ry. Co. bonds	3,750 00	11,100 00	
First pref. stock of Omaha water works	1,700 00	680 00	
Second pref. stock of Omaha water works	2,800 00	.....	
Fairmount Park & Haddington Pass. Ry. Co. bonds	1,000 00	1,520 00	
United Traction Co. of Pittsburg 5 per cent. pref. stock	15,000 00	14,100 00	
Vincennes Water Supply Co. pref. stock	800 00	.....	
Pref. stock City Water Supply Co	2,650 00	.....	
Southwestern R. R. Co. of Ga	3,500 00	3,675 00	
Total (carried out at cost value)	$490,410 00	$499,107 00	
			$490,410 00
Cash deposited in banks			30,039 75
Total net or ledger assets, as per balance above			**$992,057 70**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$2,699 95	
Bonds and stocks	1,180 38	
Collateral loans	598 27	
Premium notes, loans or liens	3,752 00	
Other assets	219 00	
Total		8,449 60
Market value of bonds and stocks over cost		8,697 00

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$13,806 12	$24,414 54	
Gross deferred premiums on policies in force.	454 30	14,078 04	
Total	$14,260 42	$38,492 58	
Net amount of uncollected and deferred premiums			52,753 00
Total admitted Assets			$1,061,957 30

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest		$818,229 00
Matured endowments due and unpaid	$2,200 00	
Death losses reported, no proofs received	3,000 00	
Due and unpaid on annuity claims	120 00	
Total policy claims		5,320 00
Amount of any other liability of the Company, viz.: Permanent deposits		6,005 00
Liabilities on policyholders' account		**$829,554 00**
Gross divisible surplus		**232,403 30**
Total Liabilities		**$1,061,957 30**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	2,151	$3,180,495
Endowment policies	1,324	1,890,004
New policies issued during the year.		
Whole life policies	484	652,101
Endowment policies	224	318,261
Old policies revived during the year.		
Whole life policies	2	4,000
Old policies increased in amount.		
Whole life policies	.....	3,341
Endowment policies	.....	223
Total number and amount	4,185	$6,048,425
Deduct policies decreased and ceased to be in force.	283	421,433
Total policies in force at the end of the year.	3,902	$5,626,992

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	2,408	$3,515,404
Endowment policies	1,494	2,111,588
Total policies in force at the end of year	3,902	$5,626,992

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	36	$58,577
By maturity (endowments)	2	6,000
By expiry (term)	2	4,000
By surrender	101	148,282
By lapse	112	160,750
By change and decrease	.....	2,824
Not taken	30	41,000
Totals	283	$421,433

	Number.	Amount.
Annuities in force December 31, 1899	34	$6,083 67

BUSINESS IN NEW YORK.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	318	$478,250
Policies issued during 1899	105	149,500
Total	423	$627,750
Deduct policies ceased to be in force during 1899	69	83,000
Policies in force in New York Dec. 31, 1899	354	$544,750

	Number.	Amount.
Losses and claims incurred during 1899	7	$10,500

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	7	$10,500

Premiums collected or secured in New York during 1899, without and deduction for losses, dividends, commissions or other expenses: Cash	$18,687 62

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

[Incorporated March 22, 1865; commenced business June, 1865.]

SAMUEL R. SHIPLEY, President. C. WALTER BORTON, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$481,122 22	
Renewal premiums, without deductions for commissions or other expenses	3,802,168 41	
Dividends applied to pay running premiums	508,517 25	
Dividends applied to purchase paid-up additions and annuities	99,613 86	
Surrender values applied to purchase paid-up insurance and annuities	113,484 00	
Consideration for annuities, other than matured installment policies	127,896 43	
Total premium receipts		$5,132,802 17
Interest on:		
Mortgage loans		613,004 69
Bonds and dividends on stock		623,412 31
Premium notes, loans or liens, and collateral loans		266,507 91
Discount on claims paid in advance		48,683 03
Rents from Company's property		33,506 10
Profit on sales of real estate, $13,363.85; securities, $185,603.56; total		198,967 41
Total Receipts during the year		**$6,916,883 62**
Balance of net or ledger assets December 31, 1898		**35,216,536 95**
Total		**$42,133,420 57**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,330,917 76	
Matured endowments and additions thereto	943,165 33	
Claims on installment policies and additions	7,007 14	
Total net amount actually paid for losses and matured endowments		$2,281,090 23
Paid to annuitants		57,867 61
Dividends paid policyholders in cash		58,870 81
Dividends applied to pay running premiums		508,517 25
Dividends applied to purchase paid-up additions and annuities		99,613 86
Surrender values paid in cash		317,201 30
Surrender values applied to purchase paid-up insurance and annuities		113,484 00
(*Total paid policyholders* $3,436,645.06)		
Commissions and bonuses to agents (less commission on reinsurances), new policies, $194,142.38; renewals, $216,545.65; annuities, $3,197.41; total		413,885 44

Salaries and allowances for agencies, including managers, agents, and clerks	$42,188 13
Medical examiners' fees	19,727 14
Salaries and all other compensation of officers and other home office employes	191,825 44
Taxes on premiums, $57,752.60; on municipal and State licenses, $150; on reserves, $6,456.38; internal revenue, $12,150.35; total	76,509 33
Taxes on real estate	12,691 00
Insurance Department fees and agents' licenses	6,860 52
Rent	19,086 78
Advertising, $12,606.08; printing and stationery, $18,781.43; postage, $8,947.06; total	40,334 57
Legal expenses, $3,150; furniture, etc., $9,735.34; total	12,885 34
Repairs and expenses on real estate	22,156 00
All other disbursements	27,681 62
(*Total miscellaneous expenses*.....$885,831.31)	
Total Disbursements during the year	**$4,322,476 37**
Balance	**$37,810,944 20**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$2,997,195 89
Loans on mortgage (first liens) on real estate	10,355,489 32

Collateral Loans.

	Par value.	Market value.	Amount loaned.
The Springfield Ry. Co. 1st mtg. 6 per cent. bonds	$250,000 00	$250,000 00	
Springfield Ry. Co. stock	463,400 00	27,804 00	$200,000 00
The Springfield Ry. Co. income bonds	45,500 00	36,400 00	
Union Traction Co. stock	57,750 00	118,800 00	
Equitable Ill. Gas Light Co. pref. stock	25,000 00	25,000 00	
North. Saving Fund Safe Deposit & Trust Co. stock	7,500 00	13,650 00	164,000 00
Pennsylvania & Maryland Steel Co. 6 p. c. bonds	8,000 00	7,280 00	
Erie R. R. Co. gen. lien 4 per cent. bonds	10,000 00	6,900 00	
The United Gas Imp. Co. stk.	15,000 00	45,300 00	
Philadelphia Co. pref. stk	50,000 00	45,000 00	29,380 00
Cambria Steel Co. stock	2,700 00	17,100 00	
South. Ry. Co. 1st 5 p. c. bds.	1,000 00	1,070 00	
Lehigh Valley R. R. Co. stk.	15,000 00	7,200 00	
Union Traction Co. stock	28,000 00	57,600 00	
Philadelphia Electric gold trust 5 per cent. bonds	6,000 00	5,820 00	100,000 00
Choctaw, Oklahoma & Gulf R. R. Co. 5 per cent. bds.	25,000 00	26,000 00	
Asphalt Co. of America stk.	2,000 00	4,800 00	
Asphalt Co. of America 5 per cent. bonds	8,000 00	6,720 00	
North American Co. stock	10,000 00	1,300 00	
American Rys. Co. stock	3,000 00	2,700 00	
Indianapolis St. Ry. Co. 4 per cent. bonds	10,000 00	7,600 00	
Electric Storage Battery Co. com. stock	40,000 00	30,000 00	
Cambria Steel Co. stock	1,200 00	7,660 00	
Reading Co. 1st pref. stk.	2,500 00	1,200 00	
Electric Storage Battery Co. pref. stock	30,000 00	23,400 00	
Asphalt Co. of America stk.	2,500 00	6,000 00	
Southern Pacific Co. 4 per cent. bonds	7,000 00	5,460 00	

	Par value.	Market value.	Amount loaned.
Asphalt Co. of America 5 per cent. bonds	$24,900 00	$20,910 00	$200,000 00
Union Traction Co. stock	19,250 00	39,600 00	
Kansas City, Pitts. & Gulf R. R. Co. reorganization receipts	30,000 00	20,100 00	
Con. Traction Co. of Pittsburgh pref. stock	2,500 00	3,000 00	
Philadelphia Electric Gold Trust 5 p. c. bonds	8,000 00	7,760 00	
Philadelphia Electric 4 per cent. bonds	16,000 00	10,240 00	
Mo., Kansas & East. R. R. Co. 1st 5 per cent. bonds	1,000 00	1,000 00	
Met. St. Ry. Co. stock	10,000 00	17,000 00	
Inter. Nav. Co. pref. stock	150,000 00	50,000 00	
Con. Traction Co. of Pittsburgh com. stock	5,000 00	2,500 00	
Lehigh Coal & Navigation Co. stock	2,000 00	1,680 00	
Oregon Short Line stock	5,000 00	1,750 00	
Cambria Steel Co. stock	2,500 00	9,500 00	
Union Traction Co. stock	1,750 00	3,600 00	
Lehigh Valley R. R. Co. stk.	15,000 00	7,200 00	50,000 00
North American Co. stock	33,000 00	4,290 00	
Mo., Kansas & Texas R. R. Co. com. stock	10,000 00	1,000 00	
Pennsylvania Steel Co. stk.	5,000 00	3,750 00	
The United Gas Imp. Co. stk.	5,000 00	15,100 00	
Philadelphia Electric Collateral trust 4 per cent. bonds.	28,000 00	17,920 00	
Flat Top Coal Land Ass'n pref. stock	10,000 00	7,000 00	
Choctaw, Oklahoma & Gulf R. R. Co. com. stock	10,000 00	6,600 00	
National Steel Co. stock	20,000 00	8,000 00	
Diamond State Steel Co. stk.	5,000 00	4,500 00	
Con. Traction Co. of Pittsburgh com. stock	15,000 00	10,500 00	
National Tube Co. stock	10,000 00	3,900 00	100,000 00
Electric Storage Battery Co. pref. stock	10,000 00	7,800 00	
Cambria Steel Co. stock	1,800 00	11,400 00	
American Steel & Wire Co. com. stock	30,000 00	13,200 00	
Michigan & Lake Superior Power Co. 5 per cent. bds.	25,000 00	24,500 00	
Indianapolis St. Ry. Co. 4 per cent. bonds	32,000 00	24,320 00	
Pullman Palace Car Co. stk.	5,000 00	8,950 00	
Consolidated Traction Co. of Pittsburg com. stock	15,000 00	7,500 00	
Welsbach Light Co. stock	375 00	2,775 00	
United Gas Imp. Co. stock	20,000 00	60,400 00	
American Rys. Co. stock	1,500 00	1,350 00	
Bethlehem Steel Co. stock	300 00	5,100 00	
Asphalt Co. of America stk.	30,000 00	7,200 00	
Union Traction Co. stock	7,000 00	14,400 00	
Pennsylvania Steel Co. pref. stock	3,000 00	2,880 00	
Philadelphia Electric gold trust 5 p. c. bonds	6,200 00	6,014 00	200,000 00
Philadelphia Electric Co. 4 per cent. bonds	93,000 00	59,520 00	
Indianapolis St. Ry. Co. gen. 4 per cent. bonds	15,000 00	11,400 00	
Kansas City, Pitts. & Gulf R. R. Co. 5 p. c. receipts	12,000 00	8,040 00	
Standard Oil Co. stock	3,000 00	13,500 00	
Asphalt Co. of America 5 per cent. bonds	2,000 00	1,680 00	
Indiana, Illinois & Iowa R. R. Co. 1st 5 p. c. bonds	1,000 00	1,040 00	
Western Union Tel. Co. stk.	10,000 00	8,400 00	
Met. St. Ry. Co. stock	20,000 00	34,000 00	
Philadelphia Traction Co. stk	185,000 00	347,800 00	350,000 00
Met. St. Ry. Co. stock	100,000 00	170,000 00	
Philadelphia Traction Co. stk	20,000 00	37,600 00	75,000 00
Equitable Ill. Gas Light Co. 5 per cent. bonds	50,000 00	53,500 00	

	Par value.	Market value.	Amount loaned.
Union Traction Co. stock....	$5,250 00	$10,800 00	
The United Gas Imp. Co. stk.	40,000 00	75,500 00	
Choctaw, Oklahoma & Gulf R. R. Co. gen. mtg. 5 per cent. bonds	4,000 00	4,160 00	
Atch., Topeka & Santa Fe Ry. Co. 4 p. c. adjustment bds.	8,000 00	6,000 00	$90,000 00
Electric & People's Traction 4 p. c. stock trust certs....	4,000 00	3,840 00	
Con. Traction Co. of Pittsburg com. stock.....	5,000 00	2,500 00	
Con. Traction Co. of Pittsburg pref. stock.....	5,000 00	6,000 00	
The United Gas Imp. Co. stk.	5,000 00	15,100 00	
Union Pass. Ry. Co. stock...	10,000 00	48,000 00	60,500 00
Penn. Salt Mfg. Co. stock...	30,750 00	68,265 00	
Phila. Traction Co. stock....	10,000 00	18,800 00	
Chi. Union Trac. Co. com. stock	5,000 00	1,400 00	
Lehigh Val. R. R. Co. stock.	15,000 00	7,200 00	
Diamond Match Co. stock....	5,000 00	6,050 00	
Con. Trac. Co. of Pittsburg com. stock	10,000 00	5,000 00	
Reading Co. com. stock.....	5,000 00	800 00	
Electric Co. of America stk..	3,000 00	4,800 00	
Union Traction Co. stock....	38,500 00	79,200 00	
Atchison, Topeka & Santa Fe Ry. Co. pref. stock.....	5,000 00	2,900 00	
Reading Co. 2d pref. stock...	15,000 00	3,900 00	
The Marsden Co. stock.....	50,000 00	5,000 00	200,000 00
Continental Tobacco Co. pref. stock	30,000 00	24,600 00	
United Rys. Co. gold trust 4 per cent. certificates.....	50,000 00	40,000 00	
Met. Street Ry. Co. stock....	10,000 00	17,000 00	
Reading Co. 1st pref. stock..	65,000 00	31,200 00	
Philadelphia Elec. Co. 4 per cent. bonds	20,000 00	12,800 00	
Pressed Steel Car Co. pref. stock	20,000 00	16,600 00	
The United Gas Imp. Co. stk.	1,150 00	3,473 00	
The United Gas Imp. Co. stk.	20,000 00	60,400 00	
Union Traction Co. stock....	182,000 00	374,400 00	
Met. St. Ry. Co. stock.....	130,000 00	221,000 00	
Electric Storage Battery Co. pref. stock	30,000 00	23,400 00	
Chicago Union Traction Co. pref. stock	150,000 00	112,500 00	800,000 00
Chicago Union Traction Co. com. stock	100,000 00	28,000 00	
Phila. Traction Co. stock.....	25,000 00	47,000 00	
Marsden Co. stock.....	100,000 00	10,000 00	
Asphalt Co. of America stk..	10,000 00	24,000 00	
Asphalt Co. of America 5 per cent. bonds	40,000 00	33,600 00	
Delaware Div. Canal Co. bds.	800,000 00	720,000 00	200,000 00
Philadelphia Trac. Co. stock.	10,500 00	19,740 00	
Choctaw, Okla. & Gulf Ry. Co. pref. stock.....	5,000 00	4,300 00	20,000 00
Bethlehem Iron Co. 1st mtg. bonds	1,000 00	1,000 00	
Bethlehem Steel Co. stock...	100 00	1,700 00	29,380 00
Bethlehem Iron Co. stock....	30,000 00	34,800 00	
American Tobacco Co. com. stock	150,000 00	141,000 00	98,133 33
American Rys. Co. stock.....	20,000 00	18,000 00	
Electric Storage Battery Co. pref. stock	30,000 00	23,400 00	
Welsbach Light Co. stock....	2,000 00	14,800 00	
Philadelphia Elec. gold 5 p. c. bonds	9,800 00	9,506 00	75,000 00
Bethlehem Steel Co. stock...	600 00	10,200 00	
Electric Storage Battery Co. com. stock	10,000 00	7,500 00	
H. C. Frick Coke Co. purchase money 6 p. c. bds....	130,000 00	130,000 00	97,950 00

	Par value.	Market value.	Amount loaned.
Con. Traction Co. of New Jersey stock	$450,000 00	$567,000 00	
Electric Storage Battery Co. com. stock	1,180,000 00	1,045,575 00	
Electric Storage Battery Co. pref. stock	615,000 00	479,700 00	$650,000 00
Tennessee Coal and Iron Co. stock	140,000 00	112,000 00	
Union Pacific R. R. Co. pref. stock	100,000 00	54,000 00	
Atchison, Topeka & Santa Fe Ry. Co. pref. stock	60,000 00	34,800 00	
Bonds and mortgages on property in Bridgeton, New Jersey	9,000 00	9,000 00	3,939 10
Philadelphia Co. stock	95,000 00	66,500 00	
Met. St. Ry. Co. stock	10,000 00	17,000 00	85,000 00
Southern Pacific Co. stock	30,000 00	10,500 00	
Northern Pac. Ry. Co. com. stock	10,000 00	5,100 00	
Texas Pacific Ry. Co. stock	10,000 00	1,300 00	
Integrity Title In., Trust & Safe Deposit Co. stock	6,300 00	8,946 00	
Indianapolis St. Ry. Co. 4 p. c. gen. mtg. bonds	30,000 00	22,800 00	30,000 00
Cambria Steel Co. stock	300 00	1,900 00	
Electric & People's Trac. 4 p. c. stock trust certificates.	67,000 00	64,320 00	80,000 00
Union Traction Co. stock	17,500 00	36,000 00	
Penn. & Md. Steel Co. stock.	8,000 00	7,280 00	
Indianapolis St. Ry. Co. gen. mtg. 4 per cent. bonds	5,000 00	3,800 00	
Western New York & Penn. Ry. Co. stock	15,000 00	1,350 00	
The United Gas Imp. Co. stk.	5,000 00	15,100 00	50,000 00
New England Gas & Coke Co. 5 per cent. bonds	25,000 00	17,500 00	
Union Traction Co. stock	4,375 00	9,000 00	
Phila. Electric Co. 4 p. c. bds.	4,000 00	2,560 00	
Norfolk & Western R. R. Co. pref. stock	10,000 00	6,500 00	
Philadelphia Co. stock	50,000 00	35,000 00	33,000 00
Asphalt Co. of America 5 per cent. bonds	30,000 00	25,200 00	
Broad Ripple Trac. Co. 1st mtg. bonds	35,000 00	34,300 00	50,000 00
Asphalt Co. of America 5 per cent. bonds	200,000 00	168,000 00	
United Light & Heating Co. pref. stock	10,000 00	9,500 00	150,000 00
American Tobacco Co. com. stock	80,000 00	75,200 00	48,533 33
Asphalt Co. of America stock.	25,000 00	6,000 00	
Equitable Gas Light Co. pfd. stock	10,000 00	10,000 00	
Chi. Con. Trac. Co. stock	10,000 00	3,700 00	
Phia. Electric Co. stock	1,250 00	2,500 00	
Phila. Elec. Co. 4 p. c. bds.	20,000 00	12,800 00	
Finance Co. of Penn. 1st pfd. stock	5,000 00	5,750 00	
Electric Storage Battery Co. com. stock	10,000 00	7,500 00	50,000 00
American Tin Plate Co. com. stock	5,000 00	1,250 00	
Hudson County Gas Co. 5 per cent. bonds	4,000 00	4,080 00	
Paterson & Passaic Gas and Electric Co. 5 p. c. bonds	2,000 00	1,980 00	
Con. Trac. Co. of New Jersey 5 per cent. bonds	1,000 00	1,070 00	
Welsbach Light Co. stock	500 00	3,700 00	
Union Traction Co. stock	1,750 00	3,600 00	
North Chi. St. R. R. Co. 6 p. c. cer. of indebtedness	120,000 00	120,000 00	98,316 67
Total amounts	$8,265,750 00	$7,746,224 00	$4,468,132 43

Loans made in cash to policyholders on this Company's policies assigned as collateral		$4,468,132 43
	3,319,873 00	
Premium notes on policies in force	12,996 04	

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Lehigh Coal & Navigation Co. funding and improvement gold bonds	$193,250 00	$193,250 00
N. Y. C. & H. R. R. R. Co. Lake Shore collateral trust bonds	118,750 00	118,750 00
Pennsyl. & N. Y. Canal & R. R. Co. bds.	227,500 00	227,500 00
Atlantic City R. R. Co. gold mtg. bonds	111,000 00	111,000 00
Lehigh Valley R. R. Co. annuity bonds	62,000 00	62,000 00
Richmond & Danville R. R. Co. cons. mtg. bonds	117,370 00	117,370 00
Philadelphia & Erie R. R. Co. gen. mtg. bds.	55,930 00	55,930 00
West. N. Y. & Penn. R. R. Co. 1st mtg. bds.	68,820 00	68,820 00
Chic. & Erie R. R. Co. 1st mtg. gold bonds	45,380 00	45,380 00
The Allentown Gas Co. 1st mtg. bonds	49,500 00	50,000 00
The American Bell Telephone Co. bonds	103,000 00	100,000 00
Asphalt Co. of Amer. co., tr. gold certs.	90,000 00	84,000 00
Atchison, Topeka & Santa Fe Ry. Co. gen. mtg. gold bonds	393,750 00	432,000 00
Atlantic City R. R. Co. gold mtg. bonds	65,000 00	72,150 00
City of Baltimore loan	285,450 00	306,000 00
City of Baltimore loan	14,300 00	14,586 00
City of Baltimore loan	1,900 00	1,938 00
The Baltimore & Ohio R. R. Co. (SW. div.) 1st mtg. gold bonds	120,625 00	108,750 00
The Baltimore & Ohio R. R. Co. prior lien gold bonds	242,595 63	230,000 00
Belt R. R. & Stock Yard mtg. bonds	30,000 00	33,900 00
City of Boston bonds	208,000 00	216,000 00
City of Boston bonds	50,600 00	50,500 00
City of Boston sewerage bonds	218,000 00	214,000 00
Central of Georgia Ry. Co. cons. gold bonds	122,400 00	116,960 00
Central Pacific Ry. Co. gold mtg. bds., guar. by the Southern Pacific Co	177,000 00	160,000 00
Central Pacific Ry. Co. ref. gold mtg. bds., guar. by the Southern Pacific Co	102,000 00	96,000 00
City of Chicago bonds	200,000 00	224,000 00
Chicago, Mil. & St. Paul Ry. Co. (Chicago & Missouri River div.) 1st mtg. bonds	55,000 00	64,350 00
Chicago, Milwaukee & St. Paul Ry. Co. gen. mtg. gold bonds	316,000 00	330,000 00
Chicago, Rock Island & Pac. R. R. Co. gen. mtg. bonds	500,000 00	525,000 00
Chic., St. L. & New Orleans R. R. Co. gold bonds, guar. by Illinois Central R. R. Co.	149,250 00	150,000 00
Chicago & Erie R. R. Co. 1st mtg. gold bds.	354,000 00	399,000 00
City of Cincinnati pavement bonds	50,000 00	50,500 00
County of Cook, Ill., refunding bonds	200,000 00	216,000 00
The Delaware River Ferry Co. of N. J. bds.	16,100 00	18,900 00
Detroit City Gas Co. gold mtg. bonds	92,500 00	97,000 00
Easton & Amboy R. R. Co. 1st mtg. bonds	20,000 00	22,000 00
Erie R. R. Co. prior lien gold bonds	472,500 00	440,000 00
The Gloucester Ferry Co. 1st mtg. gold bds.	125,000 00	125,000 00
County of Hennepin, Minn., court house and city hall gold bonds	102,000 00	117,000 00
County of Hennepin, Minn., court house and city hall gold bonds	103,500 00	118,000 00
Hudson County Gas Co. 1st mtg. bonds	58,425 00	58,425 00
City of Jersey City bonds	101,000 00	119,000 00
Kansas City, Mo., Gas Co. 1st mtg. gold bds.	47,500 00	49,500 00
Subscription Underwriting Syndicate, Kansas City, Pittsburg & Gulf R. R. Co. bonds	5,000 00	5,000 00
Kansas City, Pittsburg & Gulf R. R. Co. 1st mtg. cert. deposit	40,500 00	33,500 00
Lehigh Coal & Navigation Co. gen. mtg. bds.	270,000 00	283,500 00
Lehigh Coal & Nav. Co. col. trust gold bds.	101,000 00	103,000 00
Lehigh Valley R. R. Co. annuity	461,000 00	558,000 00
Lehigh Valley Ry. Co. 1st mtg. bonds	247,500 00	272,500 00
Lehigh Valley R. R. Co. car trust bonds, series C	50,000 00	50,500 00
Lehigh Valley R. R. Co. car trust bonds, series C	100,000 00	101,000 00
City of Louisville, Ky., bonds	250,000 00	287,500 00
The Louisville & Nashville R. R. Co. 5.20 col. trust gold bonds	99,000 00	96,000 00
City of Lynchburg, Va., bonds	7,000 00	7,070 00
City of Lynchburg, Va., refunding bonds	36,000 00	36,720 00
The Metropolitan West Side El. Ry. Co. 1st mtg. gold bonds	47,750 00	46,500 00
City of Milwaukee bonds	112,000 00	109,080 00
Missouri Pac. R. R. Co. 1st cons. mtg. bds.	89,000 00	98,790 00

	Book value.	Market value.
The New England Gas & Coke Co. 1st mtg. gold bonds	$156,600 00	$123,540 00
N. Y. C. & H. R. R. R. Co. Lake Shore col. trust bonds	125,500 00	118,750 00
N. Y. Gas & Elec. Light, Heat & Power Co. 1st mtg. bonds	55,000 00	49,500 00
N. Y. Gas & Elec. Light, Heat & Power Co. purchase money mtg. bonds	46,125 00	44,000 00
N. Y., L. E. & W. R. R. Co. 5th mtg. bds.	50,000 00	52,500 00
N. Y., L. E. & W. Dock & Imp. Co. bonds	197,000 00	228,520 00
City of New York registered loan	105,000 00	106,000 00
Northern Central Ry. Co. sterling bonds	119,000 00	132,090 00
Northern Pacific Ry. Co. prior lien bonds	140,500 00	182,580 00
Northern Pacific Ry. Co. gen. lien, railway and land grant bonds	177,887 50	212,800 00
North Pennsylvania R. R. Co. bonds	271,000 00	303,520 00
Passaic & Newark Elec. Traction Co. 1st mtg. gold bonds, prin. and int. guar. by Consolidated Traction Co. of N. J.	191,000 00	188,000 00
Pennsylvania R. R. Co. cons. mtg. bonds	165,000 00	189,750 00
Pennsylvania R. R. Co. con. mtg. bonds	100,000 00	126,000 00
Pennsylvania R. R. Co. cons. mtg. ster. bds.	104,500 00	104,000 00
Pennsylvania R. R. Co. real estate purchase money 1st mtg. gold bonds	124,000 00	128,960 00
Pennsyl. & N. Y. Canal & R. R. Co. bds.	48,250 00	48,300 00
Pennsyl. & N. Y. Canal & R. R. Co. bds.	259,950 00	236,600 00
People's Gas Light & Coke Co. of Chicago 1st mtg. gold bonds	153,000 00	151,580 00
Philadelphia, Wilmington & Baltimore R. R. Co. trust certs	3,000 00	3,300 00
Philadelphia & Balt. Central R. R. Co. bds.	110,000 00	110,000 00
Philadelphia & Erie R. R. Co. bonds	260,000 00	278,200 00
Philadelphia & Reading R. R. Co. 10-year sinking fund loan	118,700 00	122,000 00
Philadelphia & Reading R. R. Co. 1st series extended cons. bonds	242,000 00	249,260 00
Philadelphia & Reading R. R. Co. improvement extended bonds	301,500 00	309,000 00
Pitts., Cin., Chic. & St. L. Ry. Co. cons. series D gold bonds	46,100 00	48,150 00
Port of Portland, Ore., gold bonds	49,900 00	57,820 00
City of Quincy, Ill., bonds	100,000 00	107,000 00
Reading Co. & The Philadelphia & Reading Coal & Iron Co. gen. mtg. gold bonds.	284,000 00	297,500 00
City of Richmond, Va., loan	125,000 00	142,500 00
Salt Lake City, Utah, school district gold bonds	75,000 00	84,000 00
Salt Lake City, Utah, refunding bonds	103,500 00	104,000 00
San Antonio & Aransas Pass Ry. Co. 1st mtg. gold bonds, guar. by Southern Pacific Co	85,125 00	76,000 00
Second Ave. R. R. Co. of New York cons. bonds	227,500 00	234,000 00
Southern Pacific R. R. Co. of California 1st con. mtg. gold stamped bonds	105,375 00	103,000 00
City of St. Louis, Mo., bonds	88,000 00	98,560 00
Subscription U. S. of Mexico cons. external gold loan	241,287 50	247,500 00
Tacoma Land & Improvement Co. gen. lien bonds	100 00	100 00
Texas & Pacific Ry. Co. 1st mtg. bonds	9,460 00	12,100 00
City of Trenton refunding and city improvement loans	60,000 00	60,600 00
City of Trenton street improvement loan	11,000 00	11,110 00
Union Pacific R. R. Co. 1st mtg. railroad and land grant gold bonds	282,000 00	309,000 00
Verdigris Valley, Independence & Western R. R. Co. 1st mtg. bonds, guar. by Missouri Pacific R. R. Co	49,000 00	40,000 00
Virginia State century bonds	59,150 00	84,000 00
Wabash R. R. Co. 2d mtg. bonds	44,800 00	62,720 00
West Chicago St. R. R. Co. cons. mtg. gold bonds	163,200 00	176,800 00
Western Pennsylvania R. R. Co. gold bonds.	150,000 00	162,000 00
Westinghouse Electric & Mfg. Co. gold deb. bonds	256,000 00	262,500 00
West Jersey & Seashore R. R. Co. 1st mtg. cons. bonds	102,000 00	101,000 00
West Philadelphia Pass. Ry. Co. bonds	50,000 00	56,500 00
Wilkes-Barre & Scranton Ry. Co. 1st mtg. bonds, guar. by Lehigh Coal & Nav. Co.	102,000 00	100,000 00
Wisconsin Central Ry. Co. 1st mtg. gold bonds	94,062 50	88,000 00

	Book value.	Market value.	
Chicago Union Traction Co. pref. stock....	$112,500 00	$93,750 00	
Chicago Union Traction Co. com. stock....	12,500 00	17,500 00	
Cleve., Cin., Chic. & St. Louis Ry. Co. stk.	30,812 50	30,000 00	
Consolidated Traction Co. of N. J. stock...	70,850 00	75,600 00	
Delaware & Bound Brook R. R. Co. 8 per cent. stock, guar. by Philadelphia & Reading R. R. Co....	11,407 50	11,400 00	
Erie & Pittsburg R. R. Co. 7 per cent. stock, guar. by Pennsylvania R. R. Co....	57,195 00	55,825 00	
Grand Rapids & Indiana Ry. Co. stock.....	5,000 00	24,000 00	
Metropolitan Street Ry. Co. stock.....	295,000 00	393,750 00	
New England Gas & Coke Co. stock.....	20,000 00	16,000 00	
New York Central & Hudson River R. R. Co. stock	106,000 00	130,000 00	
Norfolk & Western Ry. Co. adjustment pref. stock	30,000 00	34,000 00	
Northern Pacific Ry. Co. pref. stock.....	198,125 00	228,125 00	
North Pennsylvania R. R. Co. 8 per cent. bonds, guar. by Philadelphia & Reading R. R. Co.....	41,865 75	42,228 00	
Philadelphia Traction Co. stock.....	223,500 00	282,000 00	
The United Gas Improvement Co. stock...	472,500 00	697,500 00	
Union Pacific R. R. Co. pref. stock.....	65,000 00	74,000 00	
Total (carried out at book value).....	$16,492,973 88	$17,630,007 00	$16,492,973 88
Cash in Company's office and deposited in banks.....			164,283 64
Total net or ledger assets, as per balance above...			$37,810,944 20

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$241,366 70	
Collateral loans	29,068 21	
Premium notes, loans or liens.....	41,498 41	
Rents due and accrued on Company's property or lease.....	6,954 02	
Total		318,887 34
Market value of bonds and stocks over book value.....		1,137,033 12

	New business.	Renewals.	
Gross premiums due and unreported on policies in force.....	$58,789 04	$238,202 19	
Gross deferred premiums on policies in force	61,397 20	593,617 86	
Total	$120,186 24	$831,820 05	
Deduct cost of collection.....	48,074 50	62,386 50	
	$72,111 74	$769,433 55	
Net amount of uncollected and deferred premiums.....		$841,545 29	
Deduction to reduce to 81 per cent. of gross premiums..		70,420 19	
Total			771,125 10
Total admitted Assets.....			$40,037,989 76

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$32,342,090 00	
Same for dividend additions.....	847,160 00	
Same for annuities.....	543,605 00	
Net reserve		$33,732,855 00
Present value of amounts not yet due on matured installment policies (face, $153,338.18).....		110,115 00

Death losses due and unpaid	$27,722 94	
Matured endowments due and unpaid	10,725 00	
Death losses in process of adjustment or adjusted and not due	28,445 00	
Death losses reported, no proofs received	20,150 00	
Death losses and other policy claims resisted by the Company	8,435 30	
Due and unpaid on annuity claims	1,294 25	
Total policy claims		$96,772 49
Dividends of surplus or other description of profits due policyholders		53,346 02
Premiums paid in advance		245,540 81
Due on account of salaries, rents and office expenses		192 92
Reserve on cancelled policies upon which a surrender value may be demanded		182,854 00
Liabilities on policyholders' account		$34,421,676 24
Gross divisible surplus		5,616,313 52
Capital stock	$1,000 000 00	
Total Liabilities		$40,037,989 76

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	3,834	$13,175,604
Endowment policies	32,641	92,186,736
All other policies	4,048	16,182,903
Return premiums and reversionary additions	.....	1,190,307
New policies issued during the year.		
Whole life policies	481	1,525,790
Endowment policies	3,712	9,355,252
All other policies	780	2,871,061
Return premiums and reversionary additions	.....	149,975
Old policies revived during the year.		
Whole life policies	15	34,769
Endowment policies	113	338,944
All other policies	14	77,067
Return premiums and reversionary additions	.....	2,052
Old policies changed and increased.		
Whole life policies	38	192,515
Endowment policies	85	255,061
All other policies	7	49,480
Total number and amount	45,768	$137,587,516
Deduct policies decreased and ceased to be in force.	2,750	8,847,052
Total policies in force at the end of the year.	43,018	$128,740,464

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	4,114	$14,088,195
Endowment policies	34,608	96,565,431
All other policies	4,296	16,825,441
Return premiums and reversionary additions	.....	1,261,397
Total policies in force at the end of year	43,018	$128,740,464

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	371	$1,273,920
By maturity (endowments)	302	944,228
By surrender	620	1,969,199
By lapse	1,244	3,700,988
By change and decrease	130	728,587
Not taken	83	230,130
Totals	2,750	$8,847,052

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	4,037	$11,175,426
Policies issued during 1899	470	1,283,457
Totals	4,507	$12,458,883
Deduct policies ceased to be in force during 1899	270	785,779
Policies in force in New York Dec. 31, 1899	4,237	$11,673,104

	Number.	Amount.
Losses and claims unpaid December 31, 1898	5	$9,702 37
Losses and claims incurred during 1899	36	101,446 00
Totals	41	$111,148 37

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	34	$95,946 00

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses $370,620 76

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$13,643 00	
Received during the year on policies	1,321 30	
Total		$14,964 30
Deductions during the year, as follows:		
Used in payment of dividends to policyholders	$1,418 99	
Redeemed by maker in cash	549 27	
Total reduction of premium note account		1,968 26
Balance, note assets at end of the year		$12,996 04

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

[Incorporated April 3, 1873; commenced business January 1, 1876.]

JOHN F. DRYDEN, President. FORREST F. DRYDEN, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $2,000,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$4,052,734 00	
Renewal premiums, without deductions for commissions or other expenses	14,394,107 41	
Dividends applied to pay running premiums	4,286 46	
Dividends applied to purchase paid-up additions and annuities	2,829 65	
Surrender values applied to pay running premiums	1,030 20	
Surrender values applied to purchase paid-up insurance and annuities	417,132 38	
Consideration for annuities, other than matured installment policies	156,672 06	
Total premium receipts		$19,028,792 16
Interest on:		
Mortgage loans		547,068 74
Bonds and dividends on stock		570,922 07
Premium notes, loans or liens and collateral loans		23,560 74
Other debts due the Company, including bank deposits		4,042 75
Deferred premiums		101,806 53
Rents from Company's property		236,684 95
Profit on sales of securities		73,296 90
From all other sources, viz.: Conscience fund		25 00
Total Receipts during the year		$20,586,199 84
Balance of net or ledger assets December 31, 1898		27,626,677 97
Total		**$48,212,877 81**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$5,420,158 28	
Matured endowments and additions thereto	12,183 00	
Claims on installment policies and additions	600 00	
Total net amount actually paid for losses and matured endowments		$5,432,941 28
Paid to annuitants		5,202 52
Premium notes voided by lapse		5,631 03
Dividends paid policyholders in cash		342,347 71
Dividends applied to pay running premiums		4,286 46
Dividends applied to purchase paid-up additions and annuities		2,829 65

Surrender values paid in cash		$45,244 11
Surrender values applied to pay running premiums		1,030 20
Surrender values applied to purchase paid-up insurance and annuities		417,132 38
(Total paid policyholders	$6,256,645.34)	
Stockholders for interest or dividends		200,000 00
Commissions and bonuses to agents (less commission on re-insurance), new policies, $2,305,101.48; renewals, $1,948,056.60; annuities, $7,222.74; total		4,260,380 82
Salaries and allowances for agencies, including managers, agents and clerks		2,331,009 01
Medical examiners' fees, $418,346.24; inspection of risks, $10,744; total		429,090 24
Salaries and all other compensation of officers and other home office employes		811,871 94
Taxes on premiums, $190,143.10; on surplus, $55,522.74; on municipal licenses, $33,955.89; total		279,621 73
Taxes on real estate, $64,566.44; United States revenue, $93,068.87; total		157,635 31
Insurance Department fees and agents' licenses		11,598 10
Rent, including $61,133.33 Company's occupancy		218,498 64
Advertising, $240,853.71; printing and stationery, $129,708.40; postage, $68,207.44; total		438,769 55
Legal expenses, $36,771.28; furniture, etc., $76,350.89; total		113,122 17
Repairs and expenses on real estate		115,005 72
Losses on sales of real estate, $608.78; on securities, $58,530.80; total		59,139 58
All other disbursements		63,224 51
(Total miscellaneous expenses	$9,488,967.32)	
Total Disbursements during the year		$15,745,612 66
Balance		$32,467,265 15

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value		$4,783,107 97
Loans on mortgage (first liens) on real estate		11,638,754 18

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Newark Gas Co. bonds	$30,000 00	$42,000 00	$30,000 00	
North Jersey St. Ry. Co. bds.	50,000 00	44,500 00		
Cons. Trac. Co. St. Ry. bonds	21,000 00	22,680 00		
Town of Harrison, N. J., bds.	11,000 00	11,000 00	75,000 00	
Chesapeake & Ohio R. R. bds.	5,000 00	5,800 00		
United States government bds.	5,000 00	5,750 00		
North Jersey St. Ry. Co. bds.	10,000 00	8,900 00		
United Electric Co. bonds	20,000 00	15,900 00		
Orange and Passaic Valley St. Ry. bonds	1,000 00	1,000 00	35,000 00	
Rapid Trans. St. Ry. Co. stk.	5,000 00	11,750 00		
Cons. Trac. Co. St. Ry. stock.	10,000 00	6,200 00		
American Surety Co. stock	5,000 00	10,500 00		
Total amounts	$173,000 00	$185,980 00	$140,000 00	$140,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				268,585 74
Premium notes on policies in force				64,322 42

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States government bonds	$119,500 00	$115,000 00
Atlantic City, N. J., water bonds	281,562 50	295,000 00
Borough of Asbury Park, N. J., water bds.	49,275 00	53,100 00
Borough of Chatham, N. J., water bonds	45,000 00	45,000 00
Borough of Lodi, N. J., street impt. bonds.	13,800 00	13,800 00
Buffalo City (N. Y.) Gas Co. bonds	191,000 00	160,000 00
Columbus, O., gas bonds	180,162 50	189,000 00
City of Elizabeth, N. J., adjustment bonds.	276,190 00	283,810 00
Equitable Gas Light of N. Y. bonds	147,000 00	147,500 00
Jersey City, N. J., assessment bonds	53,625 00	61,000 00
Kansas City (Mo.) Gas Co. gold bonds	53,150 00	56,650 00
Lackawanna Iron & Steel Co. gold bonds.	315,000 00	315,000 00
Newark, N. J., corporate bonds, registered.	12,100 00	11,900 00
Newark, N. J., funded debt water bonds	601 00	675 00
Newark (N. J.) Gas Co. bonds	24,700 00	26,600 00
Newark (N. J.) Cons. Gas Co. bonds	512,500 00	525,000 00
N. J. Zinc Co. first mtg. gold bonds	315,000 00	315,000 00
Orange, N. J., sewer bonds	57,000 00	71,820 00
Orange, N. J., sewerage and drainage bonds	50,000 00	50,000 00
Passaic (N. J.) Water Co. bonds	100,000 00	105,000 00
Township of East Orange, N. J., impt. bds.	3,627 80	3,627 80
Trenton Gas & Electric bonds	255,000 00	260,000 00
The Gas & Elec. Co. of Bergen county, N. J., bonds	204,000 00	204,000 00
Atch., Top. & Santa Fe R. R. gen. gold bds.	142,250 00	146,250 00
Balt. & Ohio R. R. prior lien gold bonds	334,625 00	329,000 00
Balt. & Potomac R. R. 1st mtg. gold bonds.	31,805 00	31,720 00
Cedar Rapids & Missouri River R. R. 1st mtg. bonds	66,982 50	65,520 00
Chic., Burl. & Quincy R. R. 1st mtg. bonds	388,312 55	356,300 00
Chic., Mil. & St. Paul R. R. (C. & P. div.) 1st mtg. bonds	192,437 50	194,700 00
Chic. & St. Louis R. R. 1st mtg. bonds	123,465 00	135,420 00
Chic. & Northwestern R. R. 1st mtg. bds.	50,000 00	51,000 00
Chic., St. Louis & Pittsburg R. R. 1st mtg. gold bonds	128,732 50	135,420 00
Chic., Burl. & Quincy R. R. (Iowa div.) 1st mtg. bonds	234,562 50	244,110 00
Chic., Burl. & Quincy R. R. sinking fund bonds	11,385 00	11,110 00
Chic., St. Paul and Minn. R. R. 1st mtg. gold bonds	3,686 25	4,020 00
Chic., St. Louis & New Orleans R. R. cons. gold bonds	748,995 50	760,000 00
Chic. & Northwestern R. R. gen. cons. gold bonds	5,593 75	5,400 00
Chic., Rock Island & Pacific R. R. gen. mtg. bonds	360,500 00	364,000 00
Cin., Indianapolis, St. Louis & Chic. R. R. 1st mtg. gold bonds	308,535 00	320,320 00
Cin., Dayton & Ironton R. R. 1st mtg. bds.	37,080 00	37,290 00
Cleve., Cin., Chic. & St. Louis R. R. (St. Louis div.) 1st mtg. bonds	141,800 00	140,000 00
Columbus & Indianapolis Central R. R. 1st mtg. R. R. bonds	275,994 45	265,620 00
Columbus & Indianapolis Central R. R. (2d mtg. bonds	11,886 55	109,440 00
Detroit, Monroe & Toledo R. R. 1st mtg. bonds	79,038 75	75,600 00
Detroit, Grand Rapids & Western R. R. 1st cons. bonds	325,025 00	332,500 00
East Tennessee, Virginia & Georgia R. R. 1st mtg. bonds	11,550 00	11,055 00
Escanaba & Lake Superior R. R. 1st mtg. bonds	9,456 90	9,135 00
Fremont, Elkhorn & Missouri Valley R. R. 1st mtg. bonds	85,256 95	92,460 00
Hannibal & St. Joseph R. R. 1st mtg. bds.	248,415 25	254,400 00
Harlem & Portchester R. R. 1st mtg. bds.	5,787 50	5,600 00
Indianapolis Belt R. R. & Stock Yard Co. 1st mtg. bonds	264,437 50	265,500 00
Iowa Midland R. R. 1st mtg. bonds	56,721 00	51,750 00
Kalamazoo, Allegan & Grand Rapids R. R. 1st mtg. bonds	26,125 00	31,000 00
Kansas City & Independence Air Line R. R. bonds	39,840 00	36,960 00
Kansas City, Memphis & Birmingham bds.	127,207 50	131,100 00
Long Island R. R. cons. gold bonds	76,388 75	78,080 00
Long Island R. R. cons. gold bonds	200,450 00	199,500 00

	Book value.	Market value.	
Louisiana & Missouri River R. R. 2d mtg. bonds	$9,592 20	$9,180 00	
Michigan Central R. R. 1st mtg. bonds	57,911 25	55,900 00	
Michigan Central R. R. 1st mtg. bonds	2,084 60	2,055 00	
Michigan Central R. R. (Grand River Valley div.) 1st mtg. bonds	45,762 50	45,600 00	
Milwaukee & Madison R. R. 1st mtg. bds.	122,105 00	122,650 00	
Milwaukee & Northern R. R. 1st mtg. bds.	168,845 45	170,640 00	
Minneapolis & St. Louis R. R. (Iowa div.) bonds	2,500 00	2,440 00	
Morris & Essex R. R. 1st mtg. bonds	4,385 00	4,185 00	
N. Y., Lacka. & West. R. R. 2d mtg. bonds.	2,312 50	2,360 00	
N. Y., Lacka. & West. R. R. terminal and improvement bonds	321,000 00	321,000 00	
North Hudson County (N. J.) Ry. Co. bds.	7,215 00	7,080 00	
Pacific R. R. of Missouri bonds	107,291 25	104,940 00	
Pitts., Cin., Chic. & St. Louis R. R. (series A) bonds	132,307 50	131,675 00	
Pitts., Cin., Chic. & St. Louis R. R. (series B) bonds	126,880 00	125,950 00	
St. Louis & San Francisco R. R. bonds	53,106 25	51,935 00	
St. Paul & Northern Pacific R. R. 1st mtg. coupon bonds	414,362 00	422,820 00	
St. Paul & Northern Pacific R. R. 1st mtg. registered bonds	86,172 50	86,765 00	
St. Paul, Minneapolis & Manitoba R. R. 1st mtg. R. R. bonds	89,466 25	90,060 00	
St. Paul, Minneapolis & Manitoba R. R. 1st mtg. bonds	342,197 50	347,677 50	
St. Paul, Minneapolis & Manitoba R. R. (Dakota ext.) 1st mtg. bonds	224,280 25	223,965 00	
Syracuse, Binghamton & New York R. R. 1st mtg. bonds	5,950 00	6,100 00	
Union & Logansport R. R. 1st mtg. bonds.	20,387 00	19,890 00	
Union Pacific 1st railroad and land grant gold bonds	97,500 00	102,000 00	
West Shore R. R. 1st mtg. bonds	63,000 00	66,300 00	
Winona & St. Peter R. R. 1st mtg. bonds	123,448 75	118,530 00	
Bridgeport Traction Co. St. Ry. bonds	325,000 00	374,500 00	
Consolidated Traction Co. St. Ry. bonds	429,470 00	428,760 00	
Essex Pass. R. R. cons. mtg. bonds	12,320 00	12,100 00	
Newark Pass. Ry. 1st mtg. bonds	108,480 00	111,360 00	
North Jersey St. Ry. bonds	315,176 25	319,510 00	
Plainfield St. R. R. bonds	7,200 00	8,000 00	
Rapid Transit of Newark St. R. R. bonds.	308,870 00	355,340 00	
Trenton St. Ry. Co. cons. mtg. gold bonds.	108,000 00	116,640 00	
Total (carried out at book value)	$12,758,701 95	$12,958,720 30	$12,758,701 95
Cash in Company's office, $278,348.86; deposited in banks, $2,535,444.03; total			2,813,792 89
Total net or ledger assets, as per balance above			**$32,467,265 15**

OTHER ASSETS.

Interest due and accured on:		
Mortgages	$207,874 31	
Bonds and stocks	92,317 56	
Collateral loans	5,117 62	
Premium notes, loans or liens	1,149 00	
Rents due and accrued on Company's property	16,769 19	
Total		323,227 68
Market value of bonds and stocks over book value		200,018 35

Gross premiums due and unreported on policies in force	$178,472 09	$181,096 50	
Gross deferred premiums on policies in force	369,537 63	581,678 13	
Total	$548,009 72	$762,774 63	
Deduct cost of collection	329,972 04	68,088 83	
	$218,037 68	$694,685 80	
Net amount of uncollected and deferred premiums			912,723 48

Consideration for annuities due and unreported	$96,950 40
Furniture, fixtures and safes, $59,283.55; stationery, printed matter and supplies, $24,549.17; law library, $6,773.80; total	90,606 52
Aggregate ledger and other assets	**$34,090,791 58**

Items not admitted.

Furniture, fixtures and safes	$59,283 55	
Law library	6,773 80	
Supplies, printed matter and stationery	24,549 17	
Depreciation from above net or ledger assets to bring same to market value	51,424 65	
Total		142,031 17
Total admitted Assets		**$33,948,760 41**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$24,838,650 00	
Same for dividend additions	24,036 00	
Same for annuities	265,982 00	
Total	$25,128,668 00	
Deduct net value of risks of this Company reinsured in other solvent companies	44,700 00	
Net reserve		$25,083,968 00
Present value of amounts not yet due on matured installment policies (face, $16,000)		10,544 84
Death losses in process of adjustment or adjusted and not due	$22,801 63	
Death losses reported, no proofs received	17,438 05	
Death losses and other policy claims resisted by the Company	23,393 03	
Total policy claims		63,632 71
Dividends of surplus or other description of profits due policyholders		4,706 77
Special reserve		2,619,905 00
Premiums paid in advance		69,705 67
Due on account of salaries, rents and office expenses		15,009 23
Contingent liability on lapsed policies		62,582 00
Amount of any other liability of the Company, viz.: unearned interest on policy loans		4,283 65
Liabilities on policyholders' account		**$27,934,337 87**
Gross divisible surplus		**6,014,422 54**
Capital stock paid up	$2,000 000 00	
Total Liabilities		**$33,948,760 41**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	61,325	$68,256,561
Endowment policies	9,534	10,242,372
All other policies	1,068	1,880,451
Return premiums and reversionary additions	.....	175,469

New policies issued during the year.

	Number.	Amount.
Whole life policies	42,286	$44,367,165
Endowment policies	8,185	7,757,819
All other policies	1,240	1,976,179
Return premiums and reversionary additions	.....	35,392

Old policies revived during the year.

Whole life policies	2,366	2,349,333
Endowment policies	258	223,350
All other policies	7	13,900
Return premiums and reversionary additions	.....	273

Old policies changed and increased.

Whole life policies	.....	39,632
Endowment policies	.....	147,790
All other policies	.....	3,550
Total number and amount	126,269	$137,469,236
Deduct policies decreased and ceased to be in force.	23,041	24,307,007
Total policies in force at the end of the year..	103,228	$113,162,229

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	86,320	$94,431,989
Endowment policies	15,166	15,738,944
All other policies	1,742	2,781,908
Return premiums and reversionary additions	.....	209,388
Total policies in force at the end of year	103,228	$113,162,229

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	556	$656,670
By maturity (endowments)	15	12,137
By expiry (term)	182	202,400
By surrender	1,668	1,917,844
By lapse	15,969	15,251,488
By change and decrease	.....	433,038
Not taken	4,651	5,833,430
Totals	23,041	$24,307,007

	Number.	Amount.
Annuities in force December 31, 1899	33	$19,714 47
Industrial policies in force December 31, 1899	3,406,189	389,039,257 00

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	883,654	$125,707,104
Policies issued during 1899	362,915	56,443,528
Totals	1,246,569	$182,150,632
Deduct policies ceased to be in force during 1899	243,802	35,310,932
Policies in force in New York Dec. 31, 1899	1,002,767	$146,839,700

	Number.	Amount.
Losses and claims unpaid December 31, 1898	68	$10,285 93
Losses and claims incurred during 1899	16,295	1,825,386 21
Totals	16,363	$1,835,672 14

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	16,297	$1,814,714 83

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $5,542,061.80; notes or credits, $8,553.94; total $5,550,615 74

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$54,258 05	
Received during the year on old policies	31,752 25	
Restored by revival of policies	5,320 64	
Total		$91,330 94
Deductions during the year, as follows:		
Used in payment of losses and claims	$812 89	
Used in purchase of surrendered policies	10,083 28	
Voided by lapse	9,987 65	
Used in payment of dividends to policyholders	1,392 52	
Redeemed by maker in cash	4,732 18	
Total reduction of premium note account		27,008 52
Balance, note assets at end of the year		$64,322 42

SECURITY TRUST AND LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated May 25, 1871; commenced business July 15, 1895.]

ROBERT E. PATTISON, President. EDWIN S. BARTLETT, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $350,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$196,251 35	
Renewal premiums, without deductions for commissions or other expenses	389,480 49	
Premium notes applied to pay running premiums	11,324 32	
Total premium receipts		$597,056 16
Interest on:		
Mortgage loans		4,845 34
Bonds and dividends on stock		3,212 20
Premium notes, loans or liens		3,087 93
Rents from Company's property		85,224 01
Ledger assets, other than premiums, received from other companies for assuming their risks		36,892 92
From all other sources, viz.: Profit and loss		1,447 93
From health insurance premiums		7,742 00
Total Receipts during the year		$739,508 49
Balance of net or ledger assets December 31, 1898		959,736 27
Total		$1,699,244 76

III. DISBURSEMENTS DURING 1899.

Death claims	$165,843 86
Paid health insurance claims	2,743 99
Premium notes voided by lapse	10,915 07
Return premiums	1,173 18
Surrender values paid in cash	2,531 14
(*Total paid policyholders* $183,207.24)	
Commissions and bonuses to agents (less commission on reinsurance), new policies, $125,880.87; renewals, $24,911.55; total	150,792 42
Salaries and allowances for agencies, including managers, agents and clerks	3,500 00
Medical examiners' fees, $11,387.09; inspection of risks, $4,915.92; total	16,303 01
Salaries and all other compensation of officers and other home office employes	31,082 24
Taxes on premiums, $8,716.64; on capital stock, $1,050; internal revenue, $2,640.14; total	12,406 78
Insurance Department fees and agents' licenses, $4,128.80; municipal licenses, $304.92; total	4,433 72

Rent, including $7,500 Company's occupancy	$12,500 04
Advertising, $6,035.62; printing and stationery, $6,565.84; postage, $1,063.67; total	13,665 13
Legal expenses, $2,684.58; furniture, etc., $446.59; express, $489.28; total	3,620 45
Repairs and expenses on real estate	35,962 05
Losses on sales of securities	45,499 57
Expenses on health insurance	613 45
All other disbursements, viz.: Expenses, $4,273.43; traveling, $3,801.22; profit and loss, $414.23; total	8,488 88
(Total miscellaneous expenses $338,867.74)	
Total Disbursements during the year	**$522,074 98**
Balance	**$1,177,169 78**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$927,500 00
Loans on mortgage (first liens) on real estate	93,300 00
Loans made in cash to policyholders on this and other Company's policies assigned as collateral	5,810 90
Premium notes on policies in force	36,467 43

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
Penn. & Northwestern R. R. Co. bonds	$10,420 84	$10,300 00	
P. & R. Delaware River Terminal Extension bonds	15,750 00	14,850 00	
City of Staunton, Va., bonds	4,000 00	4,020 00	
City of Staunton, Va., bonds	13,780 00	13,780 00	
Minnesota State Funding bonds	36,750 00	36,750 00	
Welsbach Incandescent Light Co. bonds	225 00	225 00	
Gettysburg & Harrisburg R. R. Co. bonds	10,025 00	9,500 00	
Manufacturers' Club, Philadelphia, bonds	50 00	50 00	
City of Duluth, water and light, gold bonds	3,450 00	3,480 00	
Total (carried out at cost value)	$94,450 84	$92,955 00	
			94,450 84
Cash in Company's office, $182.06; deposited in banks, $18,418.60; total			18,600 66
Bills receivable			23,032 59
Agents' debit balances			10,143 05
Company's stock owned, $18,500; sundry accounts, $19,174.57; total			37,674 57
Total			$1,246,980 04
Deduct bills payable and other ledger liabilities			69,810 26
Total net or ledger assets, as per balance above			**$1,177,169 78**

OTHER ASSETS.

Interest due and accrued on:

Mortgages	$2,182 61	
Bonds and stocks	1,248 00	
Rents due and accrued on Company's property or lease	4,851 38	
Total		8,281 99

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$58,628 00	$16,646 00	
Gross deferred premiums on policies in force	51,366 00	44,539 00	
Total	$109,994 00	$61,185 00	
Deduct cost of collection	65,996 00	3,671 00	
	$43,998 00	$57,514 00	
Net amount of uncollected and deferred premiums			$101,512 00
Aggregate ledger and other assets			$1,286,963 77

Items not admitted.

Company's stock owned	$18,500 00	
Agents' debit balances	10,143 05	
Bills receivable	23,032 59	
Depreciation from above net or ledger assets to bring same to market value	20,670 41	
Total		72,346 05
Total admitted Assets		**$1,214,617 72**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest		$545,938 00
Death losses in process of adjustment or adjusted and not due	$36,650 00	
Death losses reported, no proofs received	26,600 00	
Death losses and other policy claims resisted by the company	27,600 00	
Total policy claims		90,850 00
Reserve on health insurance		3,871 00
Accrued interest		38,117 50
Liabilities on policyholders' account		**$678,776 50**
Gross divisible surplus		535,841 22
Capital stock paid up	$350,000 00	
Total Liabilities		**$1,214,617 72**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	1,664	$4,272,825
Endowment policies	305	866,865
All other policies	2,475	5,510,065

New policies issued during the year.

All other policies	4,295	9,062,387

Old policies revived during the year.

	Number.	Amount.
Whole life policies	29	$86,000
Endowment policies	3	9,000
All other policies	5	7,000

Old policies changed and increased.

Whole life policies	757	1,738,872
Endowment policies	188	339,270
Total number and amount	9,721	$21,892,284
Deduct policies decreased and ceased to be in force.	3,966	9,263,966
Total policies in force at the end of the year.	5,755	$12,628,318

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	1,629	$4,353,715
Endowment policies	365	918,135
All other policies	3,761	7,356,468
Total policies in force at the end of year	5,755	$12,628,318

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	78	$195,056
By surrender	88	255,859
By lapse	869	1,808,577
By change and decrease	945	2,078,142
Not taken	1,986	4,926,332
Totals	3,966	$9,263,966

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	666	$1,852,737
Policies issued during 1899	1,121	2,587,325
Totals	1,787	$4,440,062
Deduct policies ceased to be in force during 1899.	768	1,960,235
Policies in force in New York Dec. 31, 1899.	1,019	$2,479,827

	Number.	Amount.
Losses and claims unpaid December 31, 1898	6	$22,000
Losses and claims incurred during 1899	14	44,500
Totals	20	$66,500

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	12	$33,000
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $147,144.76; notes or credits, $535.80; total		$147,680 56

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$31,976 95	
Received during the year on policies	43,572 98	
Total		$75,549 93
Deductions during the year, as follows:		
Used in payment of losses and claims	$537 80	
Voided by lapse	10,915 07	
Redeemed by maker in cash	27,629 63	
Total reduction of premium not account		39,082 50
Balance, note assets at end of the year		$36,467 43

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

[Incorporated March 16, 1844; commenced business June 1, 1845.]

A. GEORGE BULLOCK, President. HENRY M. WITTER, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$374,204 02	
Renewal premiums, without deductions for commissions or other expenses	2,117,543 89	
Dividends applied to pay running premiums	290,583 65	
Dividends applied to purchase paid-up additions and annuities	93,594 68	
Total	$2,875,926 24	
Deduct amount of premiums paid to other companies for reinsurance	7,652 85	
Total premium receipts		$2,868,273 39
Interest on:		
Mortgage loans		121,751 36
Bonds and dividends on stock		369,760 53
Premium notes, loans or liens		73,709 99
Other debts due the Company		31,442 96
Discount on claims paid in advance		260 56
Rents from Company's property		95,436 92
Dividends and surrender values on reinsurances		681 30
Total Receipts during the year		**$3,561,317 01**
Balance of net or ledger assets December 31, 1898		**13,864,581 45**
Total		**$17,425,898 46**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$825,046 15	
Matured endowments and additions thereto	124,403 82	
Total net amount actually paid for losses and matured endowments		$949,449 97
Premium notes voided by lapse		27,558 00
Dividends paid policyholders in cash		8,358 36
Dividends applied to pay running premiums		290,583 65
Dividends applied to purchase paid-up additions and annuities		93,594 68
Surrender values paid in cash		330,071 94
(*Total paid policyholders* $1,699,616.60)		
Commissions and bonuses to agents (less commission on reinsurances), new policies, $185,531.54; renewals, $167,805.87; total		353,337 41
Salaries and allowances for agencies, including managers, agents and clerks		36,285 27
Medical examiners' fees, $22,176; inspection of risks, $3,700; total		25,876 00
Salaries and all other compensation of officers and other home office employes		55,967 37

Taxes on new premiums, $2,505.19; on renewals, $10,020.79; on reserves, $22,491.58; total	$35,017 56
Taxes on real estate	21,246 36
Insurance Department fees and agents' licenses, $4,587.08; municipal and State licenses, $3,345.02; total	7,932 10
Rent, including $15,000 Company's occupancy	32,949 85
Advertising, $2,967.85; printing and stationery, $10,719.69; postage, $5,543.91; total	19,231 45
Legal expenses, $1,132; furniture, etc., $4,520.13; total	5,652 13
Repairs and expenses on real estate	38,997 93
Losses on securities maturing	6,616 00
Profit and loss account	6,572 27
All other disbursements, viz.: Premiums on bonds purchased, $20,102.92; depreciation on mortgages, $35,962.24; all other items, $13,286.59; total	69,351 75
(*Total miscellaneous expenses* $715,033.45)	
Total Disbursements during the year	$2,414,650 05
Balance	$15,011,248 41

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,730,000 00
Loans on mortgage (first liens) on real estate	2,657,314 86

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Norwich & Worcester R. R. Co. stock	$5,400 00	$11,610 00	$5,500 00
Worcester Elec. Light Co. stk.	5,000 00	12,500 00	4,500 00
United Shoe Machinery Co. pref. stock	23,050 00	22,128 00	
United Shoe Machinery Co. common stock	23,050 00	27,660 00	25,000 00
Duncan & Goodell Co. stock	4,500 00	4,500 00	1,500 00
Providence & Worcester R. R. Co. stock	3,200 00	9,280 00	
Norwich & Worcester R. R. stock	3,000 00	6,450 00	12,000 00
Holyoke Water Power Co. stk.	4,800 00	14,400 00	500 00
Chesapeake & Ohio R. R. Co. 1st 6 per cent. bonds	1,000 00	1,100 00	1,000 00
American Card Clothing Co. stock	2,000 00	2,000 00	
American Steel & Wire Co. pref. stock	4,000 00	3,520 00	3,000 00
Worcester Trac. Co. pref. stk.	1,700 00	1,785 00	2,200 00
Worcester Trac. Co. com. stk.	9,700 00	2,716 00	1,000 00
Malden Elec. Co. 1st mtg. 5 per cent. bonds	10,000 00	10,900 00	8,000 00
U. S. govt. 4 per cent. bonds.	5,000 00	6,700 00	
Pullman Palace Car Co. stock	5,000 00	9,350 00	25,000 00
Union Pac. R.R. Co. pref. stk.	20,000 00	15,000 00	
U. S. gogt. 4 per cent. bonds.	5,000 00	6,700 00	
Amer. Bell. Telep. Co. stock.	5,000 00	17,050 00	25,000 00
Union Pac. R.R. Co. com. stk.	10,000 00	4,800 00	
N. Y. C. & H. R. R. R. Co. stk.	2,000 00	2,600 00	2,050 00
Worcester Nat. Bank stock	700 00	1,260 00	700 00
United Shoe Machinery Co. com. stock	2,800 00	3,360 00	2,000 00
Worcester Safe Deposit and Trust Co. stock	1,000 00	1,400 00	
Osceola Consolidated Mining Co. stock	6,250 00	17,000 00	10,000 00
Edison Electric Illuminating Co., Boston, stock	4,500 00	9,225 00	
Torrington Co. com. stock	12,500 00	14,500 00	15,000 00
Old Dominion Copper stock.	12,500 00	10,000 00	
United Shoe Machinery Co. pref. stock	1,350 00	1,296 00	10,000 00

	Par value.	Market value.	Amount loaned.	
New England Bldg. Co. 1st mtg. 5 per cent. bonds	$20,000 00	$20,000 00		
Southern Marble Co. 6 p. cent. bonds	5,000 00	5,000 00	$20,000 00	
Globe Corset Co. stock	2,600 00	2,600 00	2,000 00	
United Shoe Machinery Co. pref. stock	2,500 00	2,400 00	600 00	
United Shoe Machinery Co. com. stock	2,500 00	3,000 00	700 00	
New England Bldg. Co. 1st mtg. 5 per cent. bonds	35,000 00	35,000 00	30,000 00	
Rutland-Canadian R. R. Co. 1st 4 per cent. bonds	58,000 00	58,000 00	50,000 00	
Congress Hotel Co., Chicago, 6 per cent. bonds	37,000 00	37,000 00	35,000 00	
Boston & Montana Mining Co. stock	900 00	9,360 00		
Chic. & East. Illinois R. R. Co. pref. stock	300 00	366 00		
Boston & Albany R. R. Co. stock	300 00	729 00	9,000 00	
N. Y., N. H. & Hartford R. R. Co. stock	1,500 00	3,150 00		
United States Envelope Co. pref. stock	2,500 00	2,250 00	2,000 00	
Worcester Traction Co. pref. stock	500 00	515 00		
Worcester Traction Co. com. stock	10,000 00	2,800 00	3,000 00	
N. Y. C. & H. R. R. R. Co. stk.	1,000 00	1,300 00		
Pullman Palace Car Co. stk.	1,000 00	1,870 00	3,000 00	
Louis. & Mo. River R. R. Co. 1st mtg. 7 per cent. bonds	1,000,00	1,000 00		
Worcester County Institution for Savings stock	800 00	800 00	850 00	
Quincy Mining Co. stock	6,000 00	33,600 00	33,000 00	
Calumet & Hecla stock	500 00	14,400 00		
Worcester & Suburban St. Ry. Co. stock	50,000 00	42,500 00	35,000 00	
American Writing Paper Co. 5 per cent. bonds	55,000 00	48,950 00	36,000 00	
Worcester Traction Co. pref. stock	6,000 00	6,030 00		
Springfield Breweries Co. 6 per cent. bonds	1,000 00	1,000 00		
Dominion Coal Co. 5 per cent. bonds	2,500 00	2,750 00		
Louis., N. Alb. & Chic. Ry. Co. 6 per cent. bonds	5,000 00	5,500 00	25,000 00	
Worcester Electric Light Co. stock	1,000 00	2,500 00		
Proctor & Gamble Co. com. stock	1,000 00	3,800 00		
Atchison, Topeka & Santa Fe R. R. Co. pref. stock	1,500 00	930 00		
Amer. Bicycle Co. 5 p. c. bds.	41,000 00	36,900 00		
Worcester Consolidated Street Ry. Co. 5 per cent. bonds	4,000 00	4,080 00	40,000 00	
Congress Hotel Co., Chicago, 6 per cent. bonds	3,000 00	3,000 00		
Boston & Montana Mining Co. stock	2,500 00	26,000 00	15,000 00	
Boston & Montana Mining Co. stock	2,500 00	26,000 00	10,000 00	
Whitman & Barnes Mfg. Co. stock	20,000 00	14,000 00	7,500 00	
Landers, Frary & Clark stock	3,600 00	4,608 00	5,500 00	
Pullman Palace Car Co. stk.	2,000 00	3,740 00	1,800 00	
Federal Steel Co. pref. stock.	2,000 00	1,480 00	1,600 00	
Worcester Traction Co. com. stock	12,500 00	3,500 00	3,000 00	
Abstract Safety Vault Co., Chicago, Ill., stock	.....	.....	6,500 00	
New England Cotton Yarn Co., N. Bedford, Mass., stk.	.....	.....	50,000 00	
Rutland R. R. Co., Rutland, Vt., stock	.....	.....	50,000 00	
Total amounts	$599,000 00	$723,198 00	$630,000 00	$630,000 00
Loans made in cash to policyholders on this Company's policies assigned as collateral				742,129 15

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States 4 per cent. bonds	$180,000 00	$196,500 00
Allegheny & Western R. R. Co. bonds	50,000 00	51,500 00
Atlantic Avenue R. R. Co., Brooklyn, N. Y., bonds	15,675 00	15,900 00
Atlantic Avenue R. R. Co., Brooklyn, N. Y., bonds	97,100 00	97,750 00
Baltimore & Ohio R. R. Co. bonds	100,000 00	96,000 00
Bangor & Aroostook R. R. Co. bonds	28,500 00	28,500 00
Boston, Clinton, Fitchburg & New Bedford R. R. Co. bonds	33,000 00	33,600 00
Boston & Maine R. R. Co. bonds	51,000 00	60,000 00
Boston, Revere Beach & Lynn R. R. Co. bonds	11,200 00	11,200 00
Broadway Surface Ry. Co., New York, bds.	18,700 00	21,000 00
Broadway Surface Ry. Co., New York, bds.	42,000 00	46,000 00
Brooklyn City R. R. Co., New York, bonds.	109,500 00	115,000 00
Burlington & Missouri River R. R. Co. bds.	18,600 00	20,000 00
Central R. R. Co. of New Jersey bonds	56,500 00	58,000 00
Chicago, Burlington & Quincy R. R. Co. bonds	52,335 00	54,000 00
Chicago, Burlington & Quincy R. R. Co. bonds	28,400 00	30,000 00
Chicago, Burlington & Quincy R. R. Co. bonds	17,800 00	18,000 00
Chicago, Burlington & Quincy R. R. Co. bonds	52,000 00	52,000 00
Chicago & Eastern Illinois R. R. Co. bonds.	83,585 00	99,000 00
Chicago & Eastern Illinois R. R. Co. bonds.	31,200 00	33,000 00
Chicago & Indiana Coal Ry. Co. bonds	25,000 00	26,750 00
Chicago, Milwaukee & St. Paul Ry. Co. bds.	29,750 00	31,500 00
Chicago & Northwestern R. R. Co. bonds..	26,972 00	28,000 00
Chicago & Northwestern R. R. Co. bonds..	32,750 00	34,500 00
Chicago & Northwestern R. R. Co. bonds..	17,155 00	18,020 00
Chicago & Northwestern R. R. Co. bonds..	30,000 00	35,100 00
Chicago & Northwestern R. R. Co. bonds..	57,500 00	59,000 00
Chicago, Rock Island & Pacific R. R. Co. bonds	100,000 00	104,000 00
Chicago, St. Paul, Minneapolis & Omaha R. R. Co. bonds	57,500 00	65,000 00
Chicago & Western Indiana R. R. Co. bds..	44,900 00	46,800 00
Chicago & West Michigan Ry. Co. bonds...	24,312 00	24,250 00
Chicago & West Michigan Ry. Co. scrip....	2,122 00	2,018 00
Cincinnati, Hamilton & Dayton R. R. Co. bonds	50,000 00	54,000 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co. bonds	112,500 00	123,750 00
Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co. bonds	19,800 00	23,400 00
Cleveland Electric Ry. Co. bonds	35,250 00	36,750 00
Cleveland, Lorain & Wheeling Ry. Co. bds.	47,500 00	53,000 00
Cleveland Terminal & Valley Ry. Co. bds..	49,500 00	50,000 00
Columbus Connecting & Terminal R. R. Co. bonds	47,500 00	53,000 00
Columbus Consolidated St. R. R. Co. bonds.	49,000 00	51,450 00
Concord & Montreal R. R. bonds	100,000 00	104,000 00
Connecticut River R. R. Co. scrip	100,000 00	100,000 00
East Middlesex St. Ry. Co., Mass., bonds...	96,075 00	98,100 00
Ellwood Short Line R. R. Co., Penn., bds..	22,500 00	26,000 00
Essex Electric St. Ry. Co., Mass., bonds...	95,700 00	103,400 00
Evansville, Terre Haute & Chicago Ry. Co. bonds	10,250 00	10,000 00
Fitchburg R. R. Co. bonds	25,000 00	25,000 00
Fitchburg R. R. Co. bonds	71,925 00	74,200 00
Globe St. Ry. Co., Fall River, Mass., bds..	29,950 00	31,500 00
Grand Avenue Ry. Co., Kansas City, Mo., bonds	50,125 00	52,500 00
Housatonic R. R. Co. bonds	77,750 00	93,750 00
Kings County Elevated R. R. Co., Brooklyn, N. Y., bonds	36,900 00	34,850 00
Lake Erie & Western R. R. Co. bonds	51,500 00	58,500 00
Lake Erie & Western R. R. Co. bonds	45,000 00	54,000 00
Lehigh & New York R. R. Co. bonds	92,250 00	93,000 00
Lehigh Valley Terminal Ry. Co. bonds	52,500 00	55,500 00
Long Island City & Flushing R. R. Co. bds.	50,000 00	53,000 00
Louisville & Jeffersonville Bridge Co. bds..	48,750 00	48,750 00
Louisville & Nashville R. R. Co. bonds	49,500 00	48,000 00
Lowell, Lawrence & Haverhill St. Ry. Co. bonds	10,650 00	10,700 00
Lynn & Boston R. R. Co. bonds	25,750 00	28,000 00

	Cost value.	Market value.
Maine Central R. R. Co. bonds	$26,855 00	$30,000 00
Maine Central R. R. & European & North American Ry. bonds	90,000 00	108,000 00
Metropolitan Street Ry. Co., Kansas City, Mo., bonds	29,250 00	31,500 00
Metropolitan St. Ry. Co., New York, bonds.	82,500 00	88,500 00
Michigan Central R. R. Co. bonds	10,300 00	10,000 00
Michigan Central R. R. Co. bonds	110,000 00	117,000 00
Michigan Central R. R. Co. bonds	25,000 00	31,250 00
Milwaukee City R. R. Co., Wis., bonds	28,000 00	29,400 00
Minneapolis, Lyndale & Minnetonka Ry. Co. and Minneapolis Street Ry. Co. bonds	46,625 00	48,150 00
Missouri Pacific Ry. Co. bonds	19,800 00	18,800 00
New York Central & Hudson River R. R. Co. bonds	32,325 00	31,200 00
New York Central & Hudson River R. R. Co. bonds	50,000 00	48,000 00
New York, Lackawanna & Western Ry. Co. bonds	46,333 00	53,600 00
New York, Lackawanna & Western Ry. Co. bonds	26,937 00	30,000 00
New York & New England R. R. Co. bonds.	10,662 00	11,400 00
New York, New Haven & Hartford R. R. Co. convertible 4 per cent. bonds	56,010 00	73,800 00
New York, Ontario & Western Ry. Co. bds.	50,000 00	51,000 00
North Chicago City Ry. Co. bonds	51,000 00	53,000 00
North End St. Ry. Co., Worcester, Mass., bonds	50,500 00	53,000 00
Northern Ohio Ry. Co. bonds	154,125 00	154,500 00
Norwich & Worcester R. R. Co. bonds	100,000 00	108,000 00
Ohio River R. R. Co. bonds	24,375 00	25,250 00
Old Colony Steamboat Co. bonds	26,000 00	25,500 00
Omaha Street Ry. Co., Neb., bonds	49,100 00	51,000 00
Pacific R. R. of Missouri bonds	30,000 00	31,200 00
Penobscot Shore Line R. R. Co., Me., bds.	50,000 00	52,000 00
Pittsburg, Cleveland & Toledo R. R. Co. bonds	21,200 00	21,600 00
Portland & Ogdensburg Ry. bonds	50,000 00	54,000 00
Rio Grande Western Ry. Co. bonds	29,250 00	33,600 00
Rutland R. R. Co. bonds	10,950 00	10,400 00
Saginaw Valley Traction Co. bonds	9,200 00	9,200 00
Second Avenue R. R. Co., New York, bds.	109,750 00	116,000 00
St. Johnsbury & Lake Champlain R. R. Co. bonds	55,000 00	62,000 00
St. Paul, Minneapolis & Manitoba Ry. Co. bonds	24,625 00	28,750 00
St. Paul, Minneapolis & Manitoba Ry. Co. bonds	33,000 00	40,500 00
Street Ry. Co. of Grand Rapids, Mich., bds.	16,050 00	15,000 00
Terre Haute & Indianapolis Ry. Co. bonds.	25,000 00	28,000 00
Thirty-fourth Street Crosstown Ry. Co., New York, bonds	86,500 00	86,250 00
Toledo & Ohio Central Ry. Co. bonds	48,000 00	52,500 00
Ulster & Delaware R. R. Co. bonds	15,600 00	13,450 00
Union Pacific R. R. Co. bonds	97,312 00	103,000 00
United Traction & Electric Co., Providence, R. I., bonds	25,000 00	28,500 00
Wabash R. R. Co. bonds	50,000 00	56,000 00
West End Street Ry. Co., Boston, bonds	15,000 00	15,000 00
West End Street Ry. Co., Boston, bonds	49,780 00	53,000 00
West Side R. R. Co., Milwaukee, Wis., bds.	50,000 00	53,000 00
Wilkesbarre & Eastern R. R. Co. bonds	48,750 00	51,500 00
Worcester & Clinton St. Ry. Co. bonds	10,575 00	10,600 00
Worcester Consolidated St. Ry. Co. bonds.	110,870 00	118,900 00
Worcester, Nashua & Rochester R. R. Co. bonds	104,750 00	109,000 00
Worcester & Shrewsbury R. R. Co. bonds	6,030 00	6,060 00
Abstract Safety Vault Co., Chicago, Ills. bonds	52,000 00	45,900 00
American Bell Telephone Co. bonds	100,000 00	100,000 00
American Bicycle Co. bonds	47,500 00	46,000 00
Boston Electric Light Co. bonds	56,000 00	56,000 00
Central Union Telephone Co. bonds	26,250 00	28,000 00
Congress Hotel Co., Chicago, Ills., bonds	80,000 00	82,400 00
Edison Electric Illuminating Co., Brooklyn, bonds	46,250 00	47,000 00
Edison Electric Illuminating Co., New York, bonds	61,500 00	61,500 00
Erie Telegraph and Telephone Co. bonds	24,250 00	27,000 00
Malden Electric Co., Malden, Mass., bonds.	31,800 00	32,700 00
New England Cotton Yarn Co. bonds	30,000 00	30,600 00

	Cost value.	Market value.
New England Telephone & Telegraph Co. bonds	$26,250 00	$28,000 00
New York Gas, Electric Light, Heat and Power Co. bonds	45,750 00	45,750 00
The Torrington Co. bonds	21,600 00	21,000 00
Seville Packing Co. bonds	10,500 00	10,500 00
Standard Gas Light Co., New York, bonds.	34,200 00	34,800 00
United States Envelope Co. bonds	95,000 00	109,000 00
Worcester Gas Light Co. bonds	100,000 00	106,000 00
Attleboro, Mass., bonds	43,000 00	44,290 00
Beverly, Mass., bonds	51,375 00	52,000 00
Boston, Mass., bonds	25,000 00	25,000 00
Chicago, Ills., bonds	19,000 00	19,000 00
Cincinnati, Ohio, bonds	9,640 00	9,040 00
Cleveland, Ohio, park bonds	50,000 00	54,000 00
Clinton, Mass., bonds	41,400 00	40,000 00
Clinton, Mass., bonds	5,000 00	5,150 00
Columbus, Ohio, bridge bonds	26,250 00	27,000 00
Columbus, Ohio, water works bonds	26,250 00	27,500 00
Columbus, Ohio, board of education bonds.	10,000 00	11,200 00
County of Hennepin and City of Minneapolis, Minn., bonds	51,500 00	55,000 00
Duluth, Minn., bonds	18,200 00	20,600 00
Duluth, Minn., bonds	50,000 00	52,500 00
Fostoria, Ohio, bonds	20,000 00	21,600 00
Indianapolis, Ind., bonds	50,000 00	54,000 00
Kansas City, Mo., school district bonds	23,800 00	25,750 00
Lawrence, Mass., bonds	53,000 00	56,500 00
Lowell, Mass., bonds	52,000 00	52,250 00
Medford, Mass., bonds	25,000 00	27,500 00
Medford, Mass., bonds	20,000 00	22,000 00
Minneapolis, Minn., bonds	41,922 00	44,280 00
Montclair, N. J., school district bonds	2,000 00	2,000 00
Montclair, N. J., school district bonds	36,000 00	37,440 00
Montclair, N. J., sewer bonds	52,125 00	56,000 00
Nashville, Tenn., bonds	10,000 00	10,800 00
Newton, Mass., bonds	26,750 00	27,500 00
Omaha, Neb., sewer bonds	30,375 00	31,800 00
Omaha, Neb., park bonds	26,250 00	28,000 00
Pawtucket, R. I., bonds	50,000 00	55,000 00
Portland, Me., bonds	19,000 00	23,000 00
Quincy, Ills., bonds	15,000 00	15,600 00
Quincy, Ills., bonds	10,000 00	10,500 00
Quincy, Mass., bonds	8,000 00	8,320 00
Quincy, Mass., bonds	12,000 00	12,600 00
Rutherford, N. J., borough of, bonds	48,000 00	55,000 00
St. Louis, Mo., bonds	21,450 00	20,000 00
St. Paul, Minn., bridge bonds	23,250 00	23,920 00
St. Paul, Minn., water works bonds	27,270 00	28,350 00
Toledo, Ohio, bonds	12,000 00	12,360 00
Watertown, Mass., bonds	50,000 00	52,000 00
Wayne county, Mich., building bonds	50,000 00	53,000 00
Adams National Bank, Adams, Mass., stk.	13,122 00	10,620 00
Atlantic National Bank, Boston, Mass., stk.	18,388 00	18,750 00
Central National Bank, Worcester, Mass., stock	30,986 00	28,730 00
City National Bank, Worcester, Mass., stk.	4,000 00	5,600 00
Colonial National Bank, Boston, Mass., stk.	15,000 00	15,600 00
Eliot National Bank, Boston, Mass., stock.	10,575 00	12,870 00
First National Bank, Boston, Mass., stock.	5,000 00	9,500 00
National Hide and Leather Bank, Boston, Mass., stock	11,575 00	12,992 00
Leicester National Bank, Leicester, Mass., stock	2,650 00	3,750 00
Millbury National Bank, Millbury, Mass., stock	2,500 00	2,500 00
Quinsigamond National Bank, Worcester, Mass., stock	10,090 00	14,500 00
National Bank of Redemption, Boston, Mass., stock	15,985 00	14,260 00
National Bank of the Republic, Boston, Mass., stock	7,562 00	13,125 00
National Shawmut Bank, Boston, Mass., stk.	15,600 00	17,056 00
Third National Bank, Springfield, Mass. stk.	10,000 00	20,000 00
Tremont National Bank, Boston, Mass., stk.	6,000 00	3,600 00
Wachusett National Bank, Fitchburg, Mass., stock	2,500 00	3,750 00
National Webster Bank, Boston, Mass., stk.	3,575 00	3,498 00
Worcester National Bank, Worcester, Mass., stock	17,760 00	18,215 00
Boston & Albany R. R. Co. stock	97,851 00	151,875 00
Boston Elevated Ry. Co. stock	5,425 00	9,800 00
Boston & Maine R. R. Co. stock	47,924 00	60,000 00

	Cost value.	Market value.	
Brooklyn Rapid Transit stock	$5,270 00	$4,464 00	
Chicago, Burlington & Quincy R. R. Co. stock	61,000 00	60,500 00	
Chicago & Eastern Illinois R. R. Co. stock.	36,600 00	36,600 00	
Chicago & Northwestern Ry. Co. pref. stk.	14,012 00	19,500 00	
Chicago & Northwestern Ry. Co. com. stk.	37,500 00	48,000 00	
Chicago, Milwaukee & St. Paul Ry. Co. pfd. stock	68,400 00	68,800 00	
Chicago, Rock Island & Pacific R. R. Co. stock	42,400 00	42,400 00	
Fitchburg R. R. Co. stock	78,070 00	89,600 00	
Illinois Central R. R. Co. stock	47,643 00	44,800 00	
Morris & Essex R. R. Co. stock	34,450 00	45,000 00	
New London Northern R. R. Co. stock	62,477 00	86,000 00	
New York Central & Hudson R. R. R. Co. stock	69,375 00	65,000 00	
New York, New Haven & Hartford R. R. Co. stock	101,020 00	139,650 00	
Norwich & Worcester R. R. Co. pref. stock.	126,481 00	150,500 00	
Providence & Worcester R. R. Co. pref. stk.	76,893 00	142,500 00	
Saginaw Valley Traction Co. pref. stock....	5,000 00	9,000 00	
Saginaw Valley Traction Co. com. stock....			
West End St. Ry. Co. pref. stock	26,100 00	33,000 00	
West End St. Ry. Co. com. stock	24,725 00	27,600 00	
American Bell Telephone Co. stock	13,750 00	17,000 00	
State Safe Deposit Co. stock	4,500 00	4,500 00	
Total (carried out at cost value)	$8,876,441 00	$9,606,753 00	$8,876,441 00
Cash in Company's office, $3,441.03; deposited in banks, $192,972.04; total			196,413 07
*Total net or ledger assets			$14,832,298 08

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$30,254 96	
Bonds and stocks	119,919 92	
Collateral loans	5,662 34	
Premium notes, loans or liens	14,513 63	
Rents due and accrued on Company's property or lease	12,137 12	
Total		182,487 97
Market value of bonds and stocks over cost		730,312 00

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$52,928 37	$132,620 01	
Gross deferred premiums on policies in force	50,506 55	219,040 97	
Totals	$103,434 92	$351,660 98	
Deduct cost of collection	51,283 03	24,299 77	
	$52,151 89	$327,361 21	
Net amount of uncollected and deferred premiums			379,513 10
Total admitted Assets			$16,124,611 15

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$13,912,623 00	
Same for dividend additions	607,511 00	
Total	$14,520,134 00	
Deduct net value of risks of this company reinsured in other solvent companies	32,927 00	
Net reserve		$14,487,207 00

* This Company has $178,950.33 of premium notes on policies in force for which it takes no credit in its net or ledger assets.

Death losses in process of adjustment or adjusted and not due	$2,000 00	
Death losses reported, no proofs received	21,854 00	
Death losses and other policy claims resisted by the Company	3,500 00	
Total policy claims		$27,354 00
Liabilities on policyholders' account		**$14,514,561 00**
Gross divisible surplus		**1,610,050 15**
Total Liabilities		**$16,124,611 15**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	7,065	$18,972,413
Endowment policies	17,470	47,882,190
All other policies	484	1,692,511
Return premiums and reversionary additions	.....	970,104
New policies issued during the year.		
Whole life policies	2,554	6,921,878
Endowment policies	1,727	3,524,000
All other policies	331	931,296
Old policies revived during the year.		
Endowment policies	2	5,000
Old policies increased in amount.		
Whole life policies	.....	1,110
Endowment policies	.....	28,385
Additions by dividends and transfers during the year.		
Whole life policies	6	20,500
Endowment policies	6	34,003
All other policies	11	7,053
Reversionary additions	.....	180,119
Total number and amount	29,656	$81,170,562
Deduct policies decreased and ceased to be in force.	2,292	6,236,833
Total policies in force at the end of the year	27,364	$74,933,729

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	8,595	$23,155,916
Endowment policies	18,063	48,454,064
All other policies	706	2,239,384
Return premiums and reversionary additions	.....	1,084,365
Total policies in force at the end of the year	27,364	$74,933,729

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	261	$810,713
By maturity (endowments)	50	124,404
By expiry (term)	4	8,074
By surrender	697	1,587,547
By lapse	703	1,615,906
By change and decrease	86	894,873
Not taken	468	1,133,760
By transfer	23	61,556
Totals	2,292	$6,236,833

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	3,056	$9,691,977
Policies issued during 1899	492	1,424,161
Total	3,548	$11,116,138
Deduct policies ceased to be in force during 1899	237	677,509
Policies in force in New York Dec. 31, 1899	3,311	$10,438,629

	Number.	Amount.
Losses and claims unpaid December 31, 1898	5	$11,191
Losses and claims incurred during 1899	121	175,512
Total	126	$186,703

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	125	$186,512

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $333,951.72; notes or credits, $24,352; total $358,303 72

VI. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$229,913 26	
Received during the year on old policies	438,102 99	
Total		$668,016 25
Deductions during the year, as follows:		
Voided by lapse	$27,558 00	
Redeemed by maker in cash	461,507 92	
Total reduction of premium note account		489,065 92
Balance, note assets at end of the year		$178,950 33

THE TRAVELERS' INSURANCE COMPANY.

[LIFE DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business July 1, 1866.]

JAMES G. BATTERSON, President. JOHN E. MORRIS, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$595,479 38	
Renewal premiums, without deductions for commissions or other expenses	2,570,907 74	
Surrender values applied to pay running premiums	1,167 93	
Consideration for annuities other than matured installment policies	17,785 50	
Total	$3,185,340 55	
Deduct amount of premiums paid to other companies for reinsurance	120,479 38	
Total premium receipts		$3,064,861 17
Interest on:		
Mortgage loans		313,843 77
Bonds and dividends on stock		426,823 07
Premium notes, loans or liens		136,880 56
Other debts due the Company		45,008 28
Discount on claims paid in advance		1,051 88
Rents from Company's property		105,789 42
Total Receipts during the year		**$4,094,258 15**
Balance of net or ledger assets December 31, 1898		19,567,479 83
Total		**$23,661,737 98**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$858,731 63	
Matured endowments and additions thereto	302,071 98	
Claims on installment policies and additions	160,988 40	
Total	$1,321,792 01	
Deduct amount received from other companies for claims on policies of this Company reinsured	55,760 00	
Total net amount actually paid for losses and matured endowments		$1,266,032 01
Paid to annuitants		15,950 65
Surrender values paid in cash		240,434 40
Surrender values applied to pay running premiums		1,167 93
(Total paid policyholders $1,523,584.99)		
Stockholders for interest or dividends		50,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $244,914.67; renewals, $120,579.51; annuities, $578.29; total		366,072 47
Salaries and allowances for agencies, including managers, agents and clerks		53,361 90
Medical examiners' fees		28,533 70
Salaries and all other compensation of officers and other home office employes		80,217 65

Taxes on new premiums, $5,141.59; on renewals, $25,543.85; on reserves, $3,700.82; U. S. revenue, $11,015.14; total....		$45,401 40
Taxes on real estate.....		25,423 29
Insurance Department fees and agents' licenses, $1,613.23; municipal and State licenses, $2,619.24; total.....		4,232 47
Rent, including $15,000 Company's occupancy.....		17,480 00
Advertising, $25,762.01; printing and stationery, $7,769.92; postage, $5,965.93; total		39,497 86
Legal expenses, $8,114.23; furniture, etc., $868.70; total....		8,982 93
Repairs and expenses on real estate.....		104,254 44
Losses on sales of real estate, $2,981.51; on securities, $35,786.30; total		38,767 81
All other disbursements, viz.: Traveling expenses, $3,198.88; exchange, $4,959.89; express, $788.79; expense, $12,443.53; profit and loss, $17,627.05; total.....		39,018 14
(*Total miscellaneous expenses*.....$901,244.06)		
Total Disbursements during the year.....		**$2,424,829 05**
Balance		**$21,236,908 93**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value....	$1,876,580 00
Loans on mortgage (first liens) on real estate.....	5,981,842 52

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Eagle Lock Co. Terryville, Conn., stock	$100 00	$248 00	$450 00
Southern New England Telephone Co., New Haven, Conn., stock	600 00	786 00	
Sundry mtgs. on real estate assigned to Company.....	15,000 00	15,000 00	7,000 00
Sundry mtgs. on real estate assigned to Company.....	77,324 10	77,324 10	69,000 00
E. N. Welch Mfg. Co., Forestville, Conn., stock.....	18,000 00	18,000 00	45,000 00
Bristol Brass & Clock Co., Bristol, Conn., stock.....	20,525 00	30,787 50	
Bristol Mfg. Co. stock.....	10,575 00	13,218 75	
Mtg. on real estate situate in Bristol, Conn.	20,000 00	20,000 00	
Mtg. on real estate situated at Seattle, King Co., Wash.	54,000 00	54,000 00	43,425 51
Third Ave. R. R. Co., N. Y. city stock	134,000 00	174,200 00	150,000 00
Pacific Mail Steam. Co. stk..	50,000 00	22,000 00	
Denver Tramway Co., Denver, Col., stock.....	42,200 00	21,100 00	35,000 00
Warranty deed lots, 1 to 12, Evans & Elbert's Sub. div. Block 10, Evans' addition & Block 10, Witter's 1st addition, Denver, Col.....	45,000 00	22,500 00	
Trust deed on lots 3 and 4, Blk. 13, Bartlett & Miller's add'n, etc., Pueblo, Col.....	7,000 00	7,000 00	5,000 00
Mtg. on real estate, cor. Front & Temple sts., Hartford	6,700 00	6,700 00	3,700 00
Mtg. on south 20 ft. lot 2 and north 10 ft. lot 3 blk. 29, Schinner's add., Denver, Colo	2,500 00	2,500 00	2,000 00
Sundry mtgs. on real estate assigned to Company.....	16,000 00	16,000 00	10,000 00
The Bradstreet Co., N. Y., stock	92,660 00	463,000 00	200 000 00

	Par value.	Market value.	Amount loaned.
Hartford Trust Co. stock....	$3,000 00	$4,650 00	
Phœnix In. Co. Hartford, Ct., stock	5,100 00	9,180 00	$24,000 00
South. New Eng. Tel. Co. stk	10,200 00	13,362 00	
N. Y., N. H. & H. R. R. Co. stock	1,900 00	4,009 99	
North Chi. St. R. R. Co. 6 p. c. bonds	97,000 00	106,700 00	
Union El., Chicago, R. R. Co. 6 per cent. bonds.....	45,000 00	49,725 00	
Chicago Pass. R. R. Co. 5 p. c. bonds	90,000 00	94,500 00	340,000 00
Cicero & Proviso St. R. R. Co. 5 per cent. bonds.....	68,000 00	72,760 00	
Lake St., Chicago, R. R. Co. 5 per cent. bonds.....	102,000 00	96,900 00	
West Chicago St. R. R. Co. stock	25,000 00	29,250 00	
Hartford Fire Ins. Co. stk...	1,600 00	8,400 00	
N. Y., N. H. & H. R. R. Co. stock	2,500 00	5,275 00	
Conn. Fire Ins. Co. stock....	2,000 00	4,000 00	
Danbury Gas Co. stock.....	1,725 00	1,725 00	
New Britain Gas Co. stock...	750 00	750 00	30,000 00
Collins Co. stock.....	900 00	1,181 00	
Chi., R. I. & P. R. R. Co. stk.	600 00	639 00	
Chi., B. & Q. R. R. Co. stk.	300 00	365 25	
Hartford City Gas Light Co. stock	4,500 00	8,100 00	
Penn. R. R. Co. stock.....	3,350 00	4,375 93	
Ætna Indemnity Co. stock...	500 00	550 00	300 00
N. Y. C. & H. R. R. R. Co. stock	150,000 00	196,687 50	160,000 00
Sundry mtgs. on real estate assigned to Company.....	7,800 00	7,800 00	
Big Stone Twp., S. D., 6p. c. bonds	2,000 00	2,000 00	9,800 00
International Trust Co., of Maryland stock	140,000 00	130,200 00	100,000 00
St. Jo., South Bend & South. R. R. Co. stock.....	22,500 00	22,500 00	7,500 00
Ætna Fire Ins. Co. stock.....	2,500 00	7,500 00	5,000 00
State Trust Co., N. Y., stock	125,000 00	500,000 00	250,000 00
Total amounts	.....	.....	$1,497,175 51

$1,497,175 51

Loans made in cash to policyholders on this Company's policies assigned as collateral..... 1,305,307 27

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Province of Manitoba, Canada, bonds.....	$79,443 47	$82,441 34
Province of Quebec, Canada, bonds.....	47,449 83	51,937 06
United States of Mexico bonds.....	567,028 05	575,083 90
Bexar, Tex., court house bonds.....	52,500 00	58,000 00
Cumberland, N. C., bonds.....	85,000 00	85,000 00
Coconino, Ariz., school bonds.....	5,000 00	5,000 00
Coconino, Ariz., school bonds.....	10,000 00	10,000 00
De Kalb, Ala., court house bonds.....	15,000 00	15,000 00
Laramie, Wyo., bonds.....	50,000 00	50,000 00
Mecklenburgh, N. C., bonds.....	56,862 50	60,000 00
McLennan, Tex., bonds.....	75,600 00	75,250 00
Pendleton, Ky., turnpike bonds.....	21,200 00	21,350 00
Union, S. C., bonds.....	66,875 00	66,875 00
Almonte, Ont., bonds.....	9,031 33	9,541 00
Arkansas City, Kan., school bonds.....	26,250 00	26,500 00
Blaine, Kan., bonds.....	13,200 00	16,000 00
Brandon, Man., bonds.....	25,000 00	25,000 00
Bayonee, N. J., school bonds.....	94,950 00	94,950 00
Butte, Mont., school district bonds.....	25,000 00	25,000 00
Butte, Mont., public building bonds.....	20,700 00	20,000 00
Boise City, Idaho, bonds.....	30,000 00	30,000 00
Brantford, Ont., bonds.....	53,102 50	56,100 00
Collingwood, Ont., school bonds.....	3,700 00	3,848 00
Coaticook, Quebec, bonds.....	25,375 00	27,000 00
Cedartown, Ga., bonds.....	50,000 00	54,000 00
Crawford, Kan., railroad bonds.....	23,875 00	25,000 00

	Book value.	Market value.
Colorado City, Colo., bonds	$5,000 00	$5,075 00
Canon City, Colo., bonds	30,070 00	31,465 00
Cheyenne, Wyo., water bonds	65,000 00	65,975 00
Clyde City, Kan., bonds	4,375 00	5,000 00
East Las Vegas, N. M., bonds	10,200 00	11,350 00
Elk, Kan., railroad bonds	13,125 00	15,000 00
Edgar, Neb., bonds	12,935 00	13,000 00
Farmersville, Texas., school bonds	11,365 00	11,500 00
Fayetteville, N. C., bonds	6,370 00	6,500 00
Falls City, Neb., bonds	22,560 00	24,000 00
Greensboro, N. C., bonds	17,680 00	18,657 50
Guelph, Ont., bonds	81,522 20	83,220 00
Helena, Mont., school district bonds	23,876 30	23,345 00
Hull, Quebec, bonds	10,200 00	10,100 00
Iberville, Quebec, bonds	10,325 00	10,300 00
Indianapolis, Ind., paving bonds	16,939 29	16,351 13
Jersey City, N. J., bonds	99,750 00	100,000 00
Kansas City, Mo., certificates of indebtedness North Park district	195,876 28	211,546 38
Kansas City, Mo., certificates of indebtedness South Park district	41,355 14	44,663 55
Lancaster, Kan., railroad bonds	14,850 00	15,000 00
Lexington, Ky., school bonds	30,600 00	33,750 00
Logan, Utah, bonds	15,000 00	16,000 00
Minneapolis, Minn., park bonds	46,550 00	46,550 00
Missoula, Mont., sewer bonds	25,750 00	25,375 00
Montreal, Quebec, school bonds	13,647 83	14,690 00
Montreal, Quebec, harbor bonds	21,010 40	22,400 00
Montreal, Quebec, harbor bonds	15,450 00	16,800 00
Montreal, Quebec, abattoirs bonds	4,477 50	4,680 00
North, Ind., school bonds	10,000 00	10,000 00
Orange, Tex., bonds	14,070 00	14,000 00
Ottawa, Kan., bonds	8,160 00	8,160 00
Parkdale, Ont., bonds	11,765 00	12,100 00
Paris, Ont., water works bonds	8,567 75	8,680 00
Port Arthur, Ont., bonds	43,000 00	42,140 00
Parker, Kan., railroad bonds	24,500 00	25,000 00
Port Hope, Ont., bonds	60,600 00	61,500 00
Quitman, Ga., bonds	20,000 00	20,000 00
Quebec, Quebec, bonds	49,000 00	52,250 00
Quebec, Quebec, bonds	3,525 00	3,525 00
Sault Ste. Marie, Ont., bonds	50,995 00	49,500 00
Suffield, Conn., bonds	5,000 00	5,000 00
St. Jo, Tex., school bonds	4,890 00	5,250 00
Salt Lake City, Utah, bonds	23,287 50	23,517 50
Sioux City, Iowa, bonds	30,000 00	30,000 00
Sherbrooke, Quebec, bonds	30,750 00	33,000 00
St. Hyacinthe, Quebec, bonds	10,150 00	10,400 00
St. Thomas, Ont., bonds	33,765 00	33,000 00
Stratford, Ont., school bonds	11,182 50	11,392 50
Toronto, Ont., bonds	50,000 00	51,750 00
Vancouver, B. C., bonds	10,920 00	11,600 00
Victoria, B. C., bonds	13,250 00	14,000 00
Whitesboro, Texas, bonds	10,000 00	10,000 00
Wilson, N. C., bonds	12,000 00	12,000 00
Winnipeg, Man., bridge bonds	54,470 00	50,500 00
Winnipeg, Man., sewer bonds	25,000 00	26,750 00
Winona, Minn., bonds	33,000 00	33,000 00
Waycross, Ga., school bonds	25,000 00	26,625 00
Atch., Topeka & Santa Fe R. R. bonds	39,540 00	46,530 00
Baltimore & Ohio R. R. bonds	97,316 67	97,875 00
Baltimore & Ohio (S. W. div.) bonds	100,800 00	100,660 00
Canadian Pacific R. R. bonds	45,700 00	50,290 00
Chicago & Western Indiana R. R. bonds	116,875 00	117,000 00
Chicago, Hammond & Western R. R. bonds	120,000 00	125,000 00
Chic., Mil. & St. Paul (Wis. Val. div.) R. R. bonds	12,700 00	13,000 00
Cincinnati, Dayton & Ironton R. R. bonds	27,000 00	28,500 00
Cin., Ind., St. L. & Chicago R. R. bonds	94,000 00	103,000 00
Chicago, Rock Island & Pacific R. R. bonds	312,000 00	316,500 00
Columbus & Toledo R. R. bonds	11,750 00	11,400 00
Connecticut River R. R. bonds	75,000 00	75,000 00
Central R. R. of New Jersey bonds	112,125 00	120,750 00
Consolidated Light & Ry. Co., Huntington, W. Va., bonds	98,000 00	100,000 00
Duluth, South Shore & Atlantic R. R. bonds	4,825 00	5,650 00
Erie R. R. bonds	21,750 00	22,500 00
Elgin, Joliet & Eastern R. R. bonds	104,000 00	109,500 00
Eureka Springs R. R. bonds	25,000 00	16,250 00
Georgia R. R. & Banking Co. bonds	28,711 25	28,500 00
Georgia R. R. & Banking Co. bonds	123,500 00	118,000 00

	Book value.	Market value.
Georgia R. R. & Banking Co. bonds	$61,118 75	$59,400 00
Hereford, Can., R. R. bonds	50,000 00	50,000 00
Indianapolis & Vincennes R. R. bonds	17,027 50	16,940 00
Kanawha & Michigan R. R. bonds	19,375 00	20,000 00
Kansas City & Pacific R. R. bonds	18,590 00	19,375 00
Keokuk & Des Moines R. R. bonds	4,950 00	11,200 00
Knoxville & Ohio R. R. bonds	50,880 00	62,000 00
Lehigh Valley Terminal R. R. bonds	53,625 00	55,750 00
Mobile & Birmingham R. R. bonds	5,000 00	5,250 00
Mobile & Birmingham R. R. bonds	10,000 00	8,500 00
Minneapolis & St. Louis R. R. bonds	49,000 00	48,437 50
New Haven & Derby R. R. bonds	98,282 50	92,000 00
Port Reading R. R. bonds	51,000 00	54,500 00
Pittsburg & Western R. R. bonds	44,860 00	55,550 00
Reading R. R. bonds	8,000 00	8,600 00
Rio Grande Junction R. R. bonds	45,000 00	51,500 00
Southern R. R. bonds	85,106 25	107,500 00
St. Louis & San Francisco R. R. bonds	100,500 00	124,000 00
St. Louis Southwestern R. R. bonds	123,615 00	116,245 00
Southern Pacific (of N. M.) R. R. bonds	111,000 00	113,875 00
Southern Pacific R. R. bonds	10,500 00	10,000 00
Stillwater & St. Paul R. R. bonds	32,690 00	28,560 00
Seaboard & Roanoke R. R. bonds	103,000 00	104,750 00
St. Louis Merchants Bridge Terminal R. R. bonds	50,450 00	55,000 00
Terre Haute & Peoria R. R. bonds	20,400 00	12,000 00
Texas & Pacific R. R. bonds	99,725 00	110,500 00
Toledo, St. Louis & Kansas City R. R. bds.	87,750 00	103,500 00
Amsterdam, N. Y., St. Ry. bonds	47,500 00	50,000 00
Black Rocks & Salisbury Beach St. Ry. bds.	22,500 00	25,000 00
Brooklyn Union Elevated Ry. bonds	28,645 00	24,500 00
Cicero & Proviso St. (Chicago) Ry. bonds	50,000 00	53,500 00
Hartford, Ct., St. Ry. debenture bonds	101,000 00	102,000 00
Kansas City, Mo., Cable Ry. bonds	50,000 00	50,500 00
North Chicago, Ill., St. Ry. bonds	51,750 00	55,000 00
Naumkeag, Salem, Mass., St. Ry. bonds	47,50 00	53,000 00
Ogden Street, Chicago, Ry. bonds	179,820 00	179,820 00
Second avenue, N. Y. city, Ry. bonds	54,375 00	58,000 00
Toledo, Ohio, Electric Ry. bonds	17,125 00	20,600 00
Toledo, Ohio, Traction Co. bonds	49,000 00	51,500 00
Allentown, Pa., Gas Co. bonds	48,500 00	50,000 00
Brooklyn, N. Y., Wharf & Warehouse Co. bonds	250,250 00	187,500 00
Denver Cons. Electric Co. bonds	24,375 00	25,000 00
Eastern Illinois Coal Co. bonds	14,500 00	7,250 00
Fort Smith & Van Buren Bridge Co. bds.	44,200 00	44,100 00
Hancock county, Ill., Hunt district drainage bonds	25,000 00	25,000 00
Massillon & Cleveland Coal Co. bonds	9,900 00	10,000 00
Middletown & Portland Bridge Co. bonds	44,500 00	45,000 00
Parsons, Kan., Light & Heat Co. bonds	30,016 25	30,000 00
Providence, Fall River & Newport Steamboat Co. bonds	50,002 00	52,500 00
Western Union Telegraph Co. bonds	99,287 50	113,750 00
Windsor Locks, Conn., Water Co. bonds	38,000 00	40,000 00
Atch., Topeka & Santa Fe pfd. stock	5,917 00	15,128 00
Boston & Albany R. R. stock	20,161 50	24,500 00
Baltimore & Ohio R. R. pfd. stock	7,533 75	8,264 00
Chicago, Rock Island & Pacific R. R. stk.	96,043 75	92,655 00
Chicago & Northwestern R. R. com. stock.	267,487 50	352,000 00
Del., Lack. & Western R. R. stock	33,656 25	44,250 00
Lake Shore & Michigan Southern R. R. stk.	157,425 00	248,750 00
Mobile & Birmingham R. R. pfd. stock	7,500 00	1,500 00
Manhattan Elevated R. R. stock	48,200 00	46,560 00
N. Y. Central & Hudson River R. R. stk.	257,878 50	308,143 75
N. Y., New Haven & Hartford R. R. stock.	7,378 00	13,082 00
Northern Pacific R. R. pfd. stock	16,500 00	37,000 00
Rensselaer & Saratoga R. R. stock	106,800 00	114,000 00
Southern R. R. pfd. stock	14,237 50	23,215 63
Southwestern R. R. Co. of Georgia stock	102,618 00	114,290 00
Southern Pacific R. R. stock	37,112 50	19,062 50
Con. Trust & Safe Deposit Co., Hartford, Conn., stock	29,400 00	64,750 00
Charter Oak Nat. Bank, Hartford, Conn., stock	30,216 25	23,000 00
First Nat. Bank, Hartford, Conn., stock	26,636 63	29,000 00
Hartford Nat. Bank, Hartford, Conn., stk.	189,153 75	164,263 00
Nat. Exchange Bank, Hartford, Conn., stk.	41,846 50	36,250 00
Security Co., Hartford, Conn., stock	14,736 25	17,500 00
Thames Nat Bank Norwich, Conn., stock.	42,492 00	46,810 00
First Nat. Bank, Wallingford, Conn., stk.	31,800 00	37,500 00

	Book value.	Market value.	
First Nat. Bank, Middletown, Conn., stock..	$21,097 00	$20,800 00	
American Ex. Nat. Bank, New York, N. Y., stock	21,413 00	36,000 00	
Merchants' Ex. Nat. Bank, New York, stk.	11,912 79	13,920 00	
Nassau Bank, New York, stock	7,250 00	7,750 00	
Nat. German-American Bank, St. Paul, Minn., stock	8,800 00	4,000 00	
National Bank of Commonwealth, Boston, Mass., stock	21,212 75	35,800 00	
Atlas Nat. Bank, Boston, Mass., stock	11,900 00	11,800 00	
Hartford Loan & Trust Co., Denver, Colo., stock	247,000 00	148,200 00	
Hartford City Gas Light Co., Hartford, Conn., stock	38,235 01	37,800 00	
Total (carried out at book value)	$9,426,185 22	$9,828,071 24	$9,426,185 22
Cash in Company's office, $1,605.45; deposited in banks, $1,138,330.10; total			1,139,935 55
Agents' debit balances			9,882 86
Total net or ledger assets, as per balance above			**$21,236,908 93**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$93,018 00	
Bonds and stocks	104,588 74	
Collateral loans	16,286 56	
Total		213,893 30
Market value of real estate over cost		172,642 72
Market value of bonds and stocks over cost		401,886 02

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$76,920 69	$228,571 56	
Gross deferred premiums on policies in force	58,765 47	324,922 13	
Total	$135,686 16	$553,493 69	
Deduct cost of collection	61,058 77	27,674 68	
	$74,627 39	$525,819 01	
Net amount of uncollected and deferred premiums			600,446 40
Aggregate ledger and other assets			$22,625,777 37

Item not Admitted.

Agents' debit balances	9,882 86
Total admitted Assets	**$22,615,894 51**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$19,750,199 00	
Same for annuities	128,725 00	
Total	$19,878,924 00	
Deduct net value of risks of this Company reinsured in other solvent companies	432,563 00	
Net reserve		$19,446,361 00
Present value of amounts not yet due on matured installment policies (face, $1,049,622)		751,593 00

Matured endowments due and unpaid	$3,935 00	
Death losses in process of adjustment or adjusted and not due	19,382 00	
Death losses reported, no proofs received	72,194 17	
Death losses and other policy claims resisted by the Company	24,550 00	
Total	$120,061 17	
Deduct amount due for reinsurance	10,000 00	
Total policy claims		$110,061 17
Premiums paid in advance		33,178 11
Due on account of salaries, rents and office expenses		25,000 00
Additional reserve on all outstanding policies, 3½ per cent. interest		998,622 00
Reserve for indemnity contracts		5,000 00
Liabilities on policyholders' account		$21,369,815 28
Gross divisible surplus		1,246,079 23
Total Liabilities		**$22,615,894 51**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	24,141	$62,469,958
Endowment policies	9,279	21,476,124
All other policies	3,370	9,475,338
New policies issued during the year.		
Whole life policies	3,944	11,237,474
Endowment policies	1,969	4,636,019
All other policies	416	1,292,193
Old policies revived during the year.		
Whole life policies	49	143,529
Endowment policies	19	40,288
All other policies	4	7,500
Old policies increased in amount.		
Whole life policies	.....	35,824
Endowment policies	.....	18,277
All other policies	.....	1,100
Transfers during the year.		
Whole life policies	50	176,719
Endowment policies	51	138,048
All other policies	350	944,961
Total number and amount	43,642	$112,093,352
Deduct policies decreased and ceased to be in force.	4,331	11,758,798
Total policies in force at the end of the year	39,311	$100,334,554

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	25,744	$67,071,239
Endowment policies	10,146	23,665,491
All other policies	3,421	9,597,824
Total policies in force at the end of the year	39,311	$100,334,554

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	474	$1,277,307
By maturity (endowments)	178	304,453
By expiry (term)	290	808,531
By surrender	461	1,282,150
By lapse	1,333	2,979,257
By change and decrease	186	900,479
Not taken	958	2,946,893
By transfer	451	1,259,728
Totals	4,331	$11,758,798

	Number.	Amount.
Annuities in force December 31, 1899	47	$18,364

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	5,944	$13,210,082
Policies issued during 1899	924	3,190,157
Total	6,868	$16,400,239
Deduct policies ceased to be in force during 1899	596	1,946,968
Policies in force in New York Dec. 31, 1899	6,272	$14,453,271

	Number.	Amount.
Losses and claims unpaid December 31, 1898	10	$24,196 00
Losses and claims incurred during 1899	182	181,350 32
Total	192	$205,546 32

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	185	$190,462 65

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash	$380,188 71

UNION CENTRAL LIFE INSURANCE COMPANY.

CINCINNATI, OHIO.

[Incorporated and commenced business 1867.]

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$940,945 13	
Renewal premiums, without deductions for commissions or other expenses	3,248,267 07	
Dividends applied to pay running premiums	85,945 69	
Dividends applied to purchase paid-up additions and annuities	21,654 23	
Surrender values applied to pay running premiums	6,205 19	
Surrender values applied to purchase paid-up insurance and annuities	115,687 89	
Consideration for annuities, other than matured installment policies	81,128 96	
Total	$4,499,834 16	
Deduct amount of premiums paid to other companies for reinsurance	106,945 33	
Total premium receipts		$4,392,888 83
Interest on:		
Mortgage loans		1,063,521 40
Bonds and dividends on stock		14,540 00
Premium notes, loans or liens		63,608 89
Other debts due the Company		175,784 74
Rents from Company's property		28,023 14
Total Receipts during the year		**$5,738,367 00**
Balance of net or ledger assets December 31, 1898		**20,212,648 21**
Total		**$25,951,015 21**

III. DISBURSEMENTS DURING 1899.

Death claims, including additions	$1,041,139 57	
Matured endowments and additions thereto	461,493 35	
Total	$1,502,632 92	
Deduct amount received from other companies for claims on policies of this Company reinsured	105,000 00	
Total net amount actually paid for losses and matured endowments		$1,397,632 92
Paid to annuitants		9,427 58
Premium notes voided by lapse		153,211 60
Dividends paid policyholders in cash		116,930 32
Dividends applied to pay running premiums		85,945 69
Dividends applied to purchase paid-up additions and annuities		21,654 23
Surrender values paid in cash		84,342 74
Surrender values applied to pay running premiums		6,205 19

Surrender values applied to purchase paid-up insurance and annuities		$115,687 89
(*Total paid policyholders*.....$1,991,038.16)		
Stockholders for interest or dividends		10,000 00
Commissions and bonuses to agents (less commission on reinsurances), new policies, $478,492.91; renewals, $204,804.31; annuities, $4,056.45; total		687,353 67
Salaries and allowances for agencies, including managers, agents and clerks		49,585 43
Medical examiners fees		58,364 75
Salaries and all other compensation of officers and other home office employes		118,520 93
Taxes on premiums, $57,836.34; on investments other than real estate, $1,502.30; on reserves, $662; total		60,000 64
Taxes on real estate		12,280 12
Insurance Department fees and agents' licenses and municipal and State licenses		11,942 58
Rent, including $5,000 Company's occupancy		31,117 06
War tax		2,660 17
Advertising, $5,454.46; printing and stationery, $27,137.62; postage, $8,101.25; total		40,693 33
Legal expenses, $14,019.99; furniture, etc., $3,168.08; total		17,188 07
Repairs and expenses on real estate		15,036 76
Losses on sales of real estate		3,727 98
Accounts charged to profit and loss		37,474 84
All other disbursements, viz.: General expense, $39,553.15; traveling, $13,444.84; mortgage investment expense, $161,405.62; total		214,403 61
(*Total miscellaneous expenses*.....$1,370,349.94)		
Total Disbursements during the year		$3,361,388 10
Balance		**$22,589,627 11**

Invested in the following:

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value		$570,790 17
Loans on mortgage (first liens) on real estate		17,497,723 65
Loans made in cash to policyholders on this Company's policies assigned as collateral		2,330,429 27
Premium notes on policies in force		988,619 04

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. bonds	$314,515 62	$182,512 50	
United States 5 per cent. bonds	57,218 75	201,000 00	
United States 3 per cent. bonds	13,000 00	14,425 00	
Total (carried out at cost value)	$384,734 37	$397,937 50	384,734 37
Cash in Company's office, $856.94; deposited in banks, $598,357.83; total			599,214 77
Bills receivable			43,636 24
Agents' debit balances			181,504 60
Total			$22,596,652 11
Deduct agents' credit balances			7,025 00
Total net or ledger assets, as per balance above			**$22,589,627 11**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$548.437 00	
Bonds and stocks	1,481 67	
Collateral loans	89,095 53	
Premium notes, loans or liens	27,942 24	
Rents due and accrued on Company's property or lease	7,161 58	
Total		$674,118 02
Market value of real estate over cost		5,456 01
Market value of bonds and stocks over cost		13,203 13

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$259,614 59	$121,250 94	
Gross deferred premiums on policies in force	28,573 06	65,792 34	
Total	$288,187 65	$187,043 28	
Deduct cost of collection	135,448 19	11,222 59	
	$152,739 46	$175,820 69	
Net amount of uncollected and deferred premiums			328,560 15
Net amount single and annuity premiums uncollected			92,209 94
Aggregate ledger and other assets			$23,703,174 36

Items not admitted.

Agents' debit balances	$181,504 60	
Bills receivable	43,636 24	
Total		225,140 84
Total admitted Assets		**$23,478,033 52**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with four per cent. interest		$20,109,003 00
Present value of amounts not yet due on matured installment policies (face, $5,000)		3,792 00
Commissions due to agents on premium notes when paid		130,746 07
Matured endowments due and unpaid	$14,400 00	
Death losses in process of adjustment or adjusted and not due	10,416 00	
Death losses reported, no proofs received	31,270 00	
Death losses and other policy claims resisted by the Company	58,448 00	
Total policy claims		114,534 00
Dividends of surplus or other description of profits due policyholders		9,338 93
Premiums paid in advance		85,974 36
Liabilities on policyholders' account		$20,453,388 36
Gross divisible surplus		**3,024,645 16**
Capital stock paid up	$100,000 00	
Total Liabilities		**$23,478,033 52**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	59,387	$107,356,359
Endowment policies	5,057	8,600,528
All other policies	1,675	4,467,200
Return premiums and reversionary additions	.....	149,590
New policies issued during the year.		
Whole life policies	15,198	32,253,263
Endowment policies	1,208	2,458,813
All other policies	718	1,831,888
Old policies revived during the year.		
Whole life policies	384	722,850
Endowment policies	36	75,700
All other policies	12	47,500
Additions by dividends during the year.		
Reversionary additions	.....	39,482
Total number and amount	83,675	$158,003,173
Deduct policies decreased and ceased to be in force.	9,607	21,845,688
Total policies in force at the end of the year	74,068	$136,157,485

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	66,717	$121,691,927
Endowment policies	5,543	9,498,959
All other policies	1,808	4,787,900
Return premiums and reversionary additions	.....	178,699
Total policies in force at the end of the year	74,068	$136,157,485

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	513	$1,049,065
By maturity (endowments)	380	573,508
By expiry (term)	156	273,100
By surrender	409	1,232,379
By lapse	5,166	9,802,702
By change and decrease	204	1,306,890
Not taken	2,779	7,597,671
Reversionary additions cancelled	.....	10,373
Totals	9,607	$21,845,688

	Number.	Amount.
Annuities in force December 31, 1899	63	$17,758 99

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,917	$9,726,240
Policies issued during 1899	866	2,149,831
Total	3,783	$11,876,071
Deduct policies ceased to be in force during 1899	419	1,865,389
Policies in force in New York Dec. 31, 1899	3,364	$10,010,682

	Number.	Amount.
Losses and claims unpaid December 31, 1898	2	$6,000
Losses and claims incurred during 1899	34	103,099
Total	36	$109,099

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	25	$99,099

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses $319,413 61

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$958,158 03	
Received during the year on policies	1,600,018 56	
Total		$2,558,176 59
Deductions during the year, as follows:		
Used in payment of losses and claims	$21,553 97	
Voided by lapse	153,211 60	
Used in payment of dividends to policyholders	2,962 58	
Redeemed by maker in cash	1,391,829 40	
Total reduction of premium note account		1,569,557 55
Balance, note assets at end of the year		$988,619 04

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

[Incorporated July 17, 1848; commenced business October 1, 1849.]

FRED E. RICHARDS, President. J. FRANK LANG, Secretary.

I. RECEIPTS DURING 1899.

Premiums on new policies, without deductions for commissions or other expenses	$283,767 86	
Renewal premiums, without deductions for commissions or other expenses	1,087,839 56	
Dividends applied to pay running premiums	13,873 27	
Dividends applied to purchase paid-up additions and annuities	23,558 13	
Surrender values applied to pay running premiums	4,695 58	
Surrender values applied to purchase paid-up insurance and annuities	27,218 56	
Consideration for annuities, other than matured installment policies	5,000 00	
Total	$1,445,952 96	
Deduct amount of premiums paid to other companies for reinsurance	1,090 69	
Total premium receipts		$1,444,862 27
Interest on:		
Mortgage loans		71,258 84
Bonds and dividends on stock		186,351 34
Premium notes, loans or liens and collateral loans		41,234 99
Other debts due the Company		5,059 21
Discount on claims paid in advance		463 89
Rents from Company's property		21,286 98
Profit on sales of securities		63,401 64
Total Receipts during the year		**$1,833,919 16**
Balance of net or ledger assets December 31, 1898		**7,123,447 25**
Total		**$8,957,366 41**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$605,401 13	
Matured endowments and additions thereto	86,435 30	
Claims on installment policies and additions	1,820 00	
Total	$693,656 43	
Deduct amount received from other companies for claims on policies of this Company reinsured	5,200 30	
Total net amount actually paid for losses and matured endowments		$688,456 13
Paid to annuitants		1,123 04
Premium notes voided by lapse		10,106 31
Collateral loan notes voided by lapse		359 07
Dividends paid policyholders in cash		15,703 53
Dividends applied to pay running premiums		13,873 27
Dividends applied to purchase paid-up additions and annuities		23,558 13
Surrender values paid in cash		52,547 90
Surrender values applied to pay running premiums		4,695 58

Surrender values applied to purchase paid-up insurance and annuities	$27,218 56
(*Total paid policyholders*.....$837,641.52)	
Commissions and bonuses to agents (less commission on reinsurances), new policies, $164,740.03; renewals, $67,451.97; total	232,192 00
Salaries and allowances for agencies, including managers, agents and clerks	118,269 94
Medical examiners' fees	33,932 00
Salaries and all other compensation of officers and other home office employes	65,682 90
Taxes on new premiums, $3,661.56; on renewals, $11,630.94; on reserves, $2,569.57; total	17,862 07
Taxes on real estate	11,314 81
Insurance Department fees and agents' licenses, $7,629.75; municipal and State licenses, $3,133.02; total	10,762 77
Rent, including $5,000 Company's occupancy	18,125 93
Commuting renewal commissions	1,807 12
Advertising, $8,340.41; printing and stationery, $17,369.37; postage, $6,738.78; total	32,448 56
Legal expenses, $7,662.77; furniture, etc., $1,172.23; total	8,835 00
Repairs and expenses on real estate	7,668 11
Losses on sales of real estate	98 82
All other disbursements, viz.: Miscellaneous, $12,537.77; traveling, $1,534.42; revenue, $5,268.67; profit and loss, on mortgages, $3,532.09; profit and loss on collateral loans, $7,117.68; agents' balances, $1,954.41; total	31,945 04
(*Total miscellaneous expenses*.....$590,945.07)	
Total Disbursements during the year	$1,428,586 59
Balance	$7,528,779 82

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Real estate, exclusive of all incumbrances, cost value	$1,093,324 85
Loans on mortgage (first liens) on real estate	1,292,986 63

Collateral Loans.

	Par value.	Market value.	Amount loaned.
First Nat. Bank, Wiscasset, Me., stock	$500 00	$500 00	$495 00
Beloit Water Works Co. 6 per cent. bonds	1,000 00	1,000 00	2,000 00
Iowa Cent. Ry. Co. 1st mtg. gold 5 per cent. bonds	1,000 00	1,150 00	
Central Whf., Portland, Me., stock	9,000 00	9,000 00	4,200 00
Camden & Rockland Water Co., Me., stock	12,500 00	12,500 00	5,000 00
Camden & Rockland Water Co., Me., stock	6,300 00	6,300 00	5,000 00
Nat. Shoe & Leather Bank, Auburn, Me., stock	11,000 00	11,000 00	9,000 00
Mtg. of real estate on Third street, Minneapolis, Minn.	15,486 00	15,486 60	15,486 60
Portland Water Co., Me., stk.	5,200 00	5,720 00	5,000 00
Portland R. R. Co., Me., stk.	9,000 00	13,500 00	9,500 00
Mt. Vernon Water Co. 6 per cent. bonds	1,000 00	1,000 00	681 17
Maine & New Hampshire Granite Co., Me., 5 p. c. bds.	9,500 00	9,500 00	8,500 00
Maine & New Hampshire Granite Co., Me., 5 p. c. bds.	5,500 00	5,500 00	5,000 00
State Publishing Association, Me., stock	10,000 00	10,000 00	8,300 00
Maine Trust & Banking Co. stock	10,000 00	13,000 00	10,000 00

	Par value.	Market value.	Amount loaned.
Ft. Smith, Ark., Water Co. 1st con. mtg. 6 p. c. bonds.	$1,000 00	$500 00	$800 00
Lime Rock R. R. Co. stock..	30,000 00	30,000 00	20,000 00
P. H. & J. M. Brown Co., Me., stock	30,000 00	30,000 00	15,000 00
Fort Fairfield National Bank, Me., stock	1,000 00	1,300 00	2,000 00
Presque Isle National Bank, Me., stock	1,000 00	1,350 00	
Rockland Building Syndicate, Me., stock	40,000 00	40,000 00	25,000 00
Lime Rock R. R. Co. stock..	2,500 00	2,500 00	2,000 00
Merchants Exch. Bld. Co., Kansas City, Mo., stock....	174,200 00	60,000 00	56,368 31
Cobb Lime Co., Me., stock..	11,200 00	5,600 00	3,700 00
Lime Rock R. R. Co. stock..	10,000 00	10,000 00	5,000 00
First National Bank, Bath, Me., stock	8,000 00	10,000 00	
Bath National Bank, Bath, Me., stock	16,800 00	25,200 00	40,000 00
Hereford R. R. Co., stock....	8,100 00	8,100 00	
Maine Trust & Banking Co. stock	4,900 00	6,370 00	
A. F. Crockett Co. stock.....	20,000 00	20,000 00	15,000 00
Certificate of deposit Chapman Nat. Bank, Me.....	1,218 00	1,218 42	1,000 00
Central of Georgia Ry. Co. con. mtg. 5 per cent. bonds	1,000 00	920 00	800 00
Fort Fairfield National Bank, Me., stock	1,000 00	1,300 00	560 00
Lime Rock R. R. Co. stock..	15,000 00	15,000 00	15,000 00
Camden & Rockland Water Co., Me., stock.....	4,400 00	4,400 00	
Aroostook Trust & Banking Co., Me., stock.....	800 00	1,120 00	750 00
Springfield Water Works Co. 1st mtg. 6 p. c. bonds.....	5,000 00	5,000 00	4,000 00
Springfield Water Works Co. 1st mtg. 6 p. c. bonds.....	11,000 00	11,000 00	9,500 00
Westbrook Trust Co., Me., stock	500 00	525 00	500 00
First National Bank, Portland, Me., stock.....	800 00	824 00	300 00
York County National Bank, York, Me., stock.....	8,500 00	10,200 00	8,500 00
New England Cotton Yarn Co. 5 per cent. bonds.....	6,000 00	6,300 00	5,000 00
Bar Harbor Electric Light Co., Me., 4 p. cent. bonds.	6,500 00	5,850 00	3,250 00
Fergus Falls Water Co., 1st mtg. 6 per cent. bonds.....	500 00	500 00	450 00
Springfield Water Works Co. 1st mtg. 6 per cent. bonds.	7,000 00	7,000 00	6,000 00
Mortgage of real estate, Mechanic Falls, Me.....	250 00	250 00	250 00
Maine Steamship Co., Me., 6 per cent. bonds.....	500 00	550 00	500 00
First National Bank, Lincoln, Neb., stock	500 00	500 00	
Chapman National Bank, Portland, Me., stock.....	2,000 00	2,000 00	3,000 00
Wisconsin Central R. R. Co. pref. stock	1,600 00	896 00	
Merchants' Nat. Bank, Portland, Me., stock.....	15,000 00	20,600 00	18,000 00
Kennebec Light & Heat Co., Me., stock	4,000 00	4,000 00	
Bar Harbor Elec. Light Co. common stock	750 00	750 00	3,875 00
Bar Harbor Elec. Light Co. preferred stock	325 00	325 00	
Lime Rock R. R. Co. stock..	12,000 00	12,000 00	5,847 48
First National Bank, Portland, Me., stock.....	2,300 00	2,369 00	2,000 00
John Bird Co., Rockland, Me., stock	25,000 00	31,250 00	25,000 00
Bar Harbor Elec. Light Co., Me., 4 per cent. bonds.....	1,500 00	1,350 00	1,000 00
Bar Harbor Elec. Light Co., Me., common stock.....	750 00	750 00	
Cascade Elec. Light & Power Co. stock	5,000 00	5,000 00	2,500 00

		Book value.	Market value.
The Lewiston Journal Co., Me., stock	$12,000 00	$12,000 00	$10,000 00
Edinburgh Land Co., Me., stock	15,000 00	11,250 00	5,000 00
Edinburgh Land Co., Me., stock	15,000 00	11,250 00	5,000 00
Erie Telegraph & Telephone Co. 5 per cent. bonds	1,000 00	1,000 00	450 00
Western Union Tel. Co. stock	1,000 00	880 00	
Chic., Rock Island & Pacific R. R. stock	1,000 00	1,050 00	
United States 4 per cent. bds.	2,000 00	2,710 00	
Union Elec. Co. 6 p. c. bds.	500 00	525 00	1,278 40
Kennebec Light & Heat Co., Me., 5 per cent. bonds	500 00	537 50	
Sanford Power Co., Me., 5 per cent. bonds	500 00	515 00	
York County National Bank, York, Me., stock	1,500 00	1,800 00	1,500 00
Edinburgh Land Co., Me., stock	15,000 00	11,250 00	5,000 00
Mtg. and notes of real estate in Arizona	3,000 00	3,000 00	2,000 00
The Torrington Co. class A stock	3,750 00	4,500 00	5,778 01
United States 4 p. c. bonds	1,000 00	1,355 00	
The Torrington Co. class A stock	1,250 00	1,500 00	1,100 00
Western Union Telegraph Co. stock	5,000 00	4,400 00	4,700 00
United States 4 p. c. bonds	1,000 00	1,355 00	
Atchison, Topeka & Santa Fe R. R. common stock	10,000 00	2,000 00	2,133 50
Maine Water Co. 5 p. c. bds.	1,000 00	1,030 00	
The Torrington Co. pref. stk.	1,000 00	1,200 00	965 00
N. Y. C. & H. R. R. R. Co. stock	2,500 00	3,400 00	
Rockland Water Co., Rockland, Me., 1st mtg. 5 per cent. bonds	500 00	535 00	3,100 00
Pennsylvania R. R. Co. stk.	5,000 00	6,600 00	5,625 00
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,200 00	
Rome, Watertown & Ogdensburg R. R. 5 p. c. bonds	1,000 00	1,230 00	14,487 50
Portland Gas Light Co. stk.	500 00	850 00	
Union Pacific R. R. pref. stk.	10,000 00	7,400 00	
Duluth Gas & Water Co. 6 per cent. bonds	1,000 00	1,000 00	8,187 50
Chic., Burl. & Quincy R. R. Co. stock	1,000 00	1,220 00	750 00
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,200 00	
Geneva Gas Co. 5 p. c. bds.	1,000 00	1,000 00	13,012 50
Merchants' Nat. Bank, Portland, Me., stock	375 00	515 00	
Receipt of Kidder, Peabody & Co. for $28,750 Seattle Elec. Lt. Co. 5 p. c. bds. 3 shares pref. & 3 shares com. stk.	29,350 00	29,350 00	30,000 00
American Writing Paper Co. 1st mtg. 5 p. c. bonds	2,000 00	1,800 00	
New England Cotton Yarn Co. 5 per cent. bonds	4,000 00	4,200 00	
Chic., Burl. & Quincy R. R. Co. stock	5,000 00	6,100 00	
N. Y. C. & H. R. R. R. Co. stock	500 00	680 00	6,600 00
Mousam Water Co., Me., 5 per cent. bonds	1,000 00	1,030 00	
Knox Gas & Electric Co. 6 per cent. bonds	100 00	105 00	370 00
Leadville, Colorado, warrants	300 00	300 00	
Pere Marquette R. R. Co. pref. stock	7,000 00	4,060 00	4,950 00
Mtg. notes of real estate, Tremont, Me.	2,000 00	2,000 00	1,100 00
Receipt of Edward A. Noyes for $19,000. Saratoga Traction Co. 5 per cent. bonds to be received	19,000 00	19,000 00	15,000 00
New England Cotton Yarn Co. preferred stock	7,000 00	7,350 00	6,000 00

		Book value.	Market value.
Receipt of Kidder, Peabody & Co. for $14,375, Seattle Elec. Lt. Co. 5 p. c. bds. 3 shares pref. & 3 shares com. stk..	$14,975 00	$14,975 00	$15,000 00
Harpswell Steamboat Co. bds.	500 00	500 00	
Reading Co. common stock..	13,350 00	2,403 00	
Receipt of Edward A. Noyes for $10,000, Saratoga Traction Co. 5 per cent. bonds to be received.....	10,000 00	10,000 00	7,500 00
The Torrington Co. class B stock	5,000 00	6,000 00	6,087 50
Cleveland City Cable R. R. Co. 5 per cent. bonds.....	1,000 00	1,060 00	
Maine Water Co. 1st mtg. 5 per cent. bonds.....	2,000 00	2,060 00	1,400 00
Bar Harbor Electric Lt. Co. 4 per cent. bonds.....	4,000 00	3,600 00	12,000 00
Springfield Water Works Co. 6 per cent. bonds.....	11,000 00	11,000 00	
Chic., Burl. & Quincy R. R. Co. stock	5,000 00	6,100 00	6,511 25
Camden & Rockland Water Co. stock	2,500 00	2,500 00	
Aroostook county, Me., (aid of B. & A. R. R. Co.) 4½ per cent. bonds.....	34,000 00	39,100 00	34,000 00
Receipt of Edward A. Noyes for $7,000, Saratoga Traction Co. 5 per cent. bonds to be received.....	7,000 00	7,000 00	5,600 00
Portland Trust Co., Me., stk.	2,700 00	4,050 00	3,600 00
Receipt of Edward A. Noyes for $9,000, Saratoga Traction Co. 5 per cent. bonds to be received.....	9,000 00	9,000 00	750 00
N. Y. C. & H. R. R. R. Co. stock	10,000 00	13,600 00	13,298 75
Maine Water Co. 5 p. c. bds.	1,000 00	1,030 00	
Chic., Burl. & Quincy R. R. Co. stock	11,000 00	13,420 00	13,325 00
Geneva Gas Co. 5 p. c. bonds	1,000 00	1,000 00	
Amer. Sugar Refinery Co. stk.	12,000 00	15,000 00	
Rome, Watertown & Ogdensburg R. R. Co. 5 p. c. bds.	1,000 00	1,230 00	15,512 50
Portland R. R. Co. stock.....	2,000 00	3,000 00	2,350 00
Amer. Sugar Refinery Co. stk.	20,000 00	25,000 00	
The Torrington Co. class A stock	2,500 00	3,000 00	27,375 00
Union Safe Deposit & Trust Co., Portland, Me., stock..	1,000 00	1,200 00	
New England Gas & Coke Co. stock	500 00	110 00	240 00
Leadville, Colorado, warrants	203 00	203 30	
Receipt of Edward A. Noyes for $4,000, Saratoga Traction Co. 5 per cent. bonds to be received.....	4,000 00	4,000 00	3,000 00
Chic., Burl. & Quincy R. R. Co. stock	5,000 00	6,100 00	4,756 25
Chic., Burl. & Quincy R. R. Co. stock	10,000 00	12,200 00	11,912 50
Keokuk Water Works Co. 6 per cent. bonds.....	1,000 00	1,000 00	
Knox Gas & Electric Co. 6 per cent. bonds.....	500 00	525 00	
Union Elec. Co., Manchester, N. H., 6 per cent. bonds....	1,000 00	1,050 00	
Co. 4 per cent. bonds.....	1,000 00	1,020 00	8,000 00
Clifton Forge Lt. & Water			
Bridgton & Saco River R. R. Works Co. 6 per cent. bds.	500 00	500 00	
Sterling Water Co. 5 p. c. bonds	3,000 00	3,000 00	
Reading Co. stock.....	25,000 00	4,500 00	
Cumberland Oil Co. stock....	2,000 00	1,000 00	
Total amounts	.....	$951,092 82	$743,069 72

	$743,069 72
Loans made in cash to policyholders on this Company's policies assigned as collateral.....	10,854 26
Premium notes on policies in force.....	183,889 95

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States gold bonds	$393,919 44	$441,730 00
State of Maine reg. bonds	48,718 75	49,500 00
Province of New Brunswick bonds	60,577 37	68,400 00
Montreal Harbour debenture bonds	30,432 50	31,425 00
Province of Ontario annuities	362,255 62	367,304 83
United States of Mexico, con. external gold bonds	43,377 19	42,777 00
Itasca county, Minn., court house bonds	22,400 00	22,100 00
Jefferson, county, Ala., road imp. bonds	28,750 00	29,750 00
Jefferson county, Ala., road imp. bonds	41,600 00	42,800 00
Spokane county, Wash., gold funding bonds	10,650 00	10,300 00
Caribou, Me., school house, Dist. No. 2 building bonds	4,000 00	4,000 00
Caswell Plantation, Me., notes	1,000 00	1,000 00
Damariscotta, Me., bonds	2,000 00	2,000 00
Americus, Me., bonds	10,900 00	11,800 00
Aurora Ills., Water Works Co., bonds	5,012 50	5,000 00
Berlin, N. H., funding bonds	10,437 50	10,600 00
Boone, Iowa, water works bonds	10,300 00	10,000 00
Brunswick, Me., sewer bonds	1,000 00	1,000 00
Cheboygan, Mich., water works bonds	18,846 00	18,900 00
Cote St. Antoine, Can., bonds	48,773 50	48,825 00
Delaware, Ohio, public hall bonds	5,631 25	5,100 00
Eufaula, Ala., water, gas and electric gold bonds	26,312 50	28,500 00
Helena, Mont., funding bonds	26,937 50	25,500 00
Montgomery, Ala., water bonds	26,062 50	27,000 00
Morris, Ills., water works bonds	20,596 00	20,000 00
Piqua, Ohio, street imp. bonds	13,552 50	13,260 00
Plano, Texas, school house imp. bonds	2,500 00	2,750 00
Provo City, Utah, water gold bonds	25,000 00	26,250 00
Pueblo, Colo., public building bonds	5,050 00	5,000 00
Pueblo, Colo., deficiency bonds	11,325 00	10,600 00
Richmond, Va., currency reg. bonds	10,735 00	11,220 00
St. Louis, Mo., gold bonds	10,500 00	10,600 00
Shelburne, N. H., notes	3,000 00	3,000 00
St. Henri, Can., debentures bonds	82,662 36	82,460 00
St. John, N. B., bonds	110,653 59	110,000 00
Vancouver, B. C., local imp. deb. bonds	71,121 06	38,728 00
Vancouver, B. C., local imp. deb. bonds	.....	33,491 00
West Duluth, Minn., gen. fund gold bonds	27,875 00	29,000 00
Bridgton & Saco River 1st mtg. gold bonds	10,000 00	10,200 00
Knox & Lincoln Ry. Co. bonds	16,125 00	16,800 00
Lime Rock R. R. Co. bonds	47,170 00	49,350 00
Norway & Paris St. Ry. 1st mtg. gold bds.	18,900 00	18,900 00
Portland & Ogdensburg R. R. (Guar. by Maine Cent. R. R. Co.) bonds	52,000 00	55,000 00
Penobscot Shore Line R. R. 1st mtg. bonds	5,275 00	5,350 00
Chic., Wisconsin & Minn. R. R. 1st mtg. gold bonds	4,740 00	4,740 00
Hereford R. R. Co. bonds	6,930 00	7,000 00
Joliet, Ills. R. R. Co. 1st con. mtg. gold bds.	5,000 00	5,250 00
Kansas & Missouri R. R. bonds	9,500 00	8,000 00
Lake Shore & Mich. So. Ry. Co. gold bonds.	25,875 00	27,531 25
Louisville & Nashville R. R. Co. coll. trust gold bonds	19,700 00	20,000 00
Lowell, Lawrence & Haverhill R. R. Co. bonds	12,600 00	12,600 00
Middlesex Valley R. R. 1st mtg. gold bds.	1,950 00	1,900 00
Saratoga Traction Co. 1st mtg. gold bds.	32,000 00	32,000 00
Toronto, Hamilton & Buffalo R. R. Co. 1st mtg. gold bonds	50,000 00	50,000 00
Utica Belt Line St. R. R. Co. 1st mtg. gold bonds	26,325 00	27,000 00
Union Electric Ry., Dover, N. H., 1st mtg. gold bonds	23,750 00	26,250 00
Augusta, Me., Water Co. bonds	20,150 00	20,400 00
Caribou, Me., Water Co. 1st mtg. gold bds.	10,200 00	10,000 00
Freeport, Me., Water Co. bonds	20,000 00	20,000 00
Knox, Me., Gas & Electric Co. bonds	19,050 00	19,950 00
Biddeford & Saco Water Co. bonds	12,000 00	12,000 00
Kennebec Light & Heat Co. 1st mtg. gold bonds	24,990 00	26,875 00
Maine Water Co. 1st con. mtg. bonds	20,000 00	20,600 00
Otis Falls Pulp Co. 1st mtg. gold bonds	21,000 00	22,050 00
Portland Elevator Co. gold, guar. by G. T. Ry. Co. bonds	48,000 00	49,440 00
Rumford Falls Light & Water Co. 1st mtg. bonds	1,545 00	1,605 00

	Book value.	Market value.
Sanford Power Co. 1st mtg. gold bonds	$14,087 50	$14,935 00
Standish Water & Construction Co. bonds	5,000 00	5,250 00
Umbagog Paper Co. gold bonds	90,000 00	90,000 00
Warren Water Co. 1st mtg. bonds	4,900 00	5,000 00
York Shore Water Co. 1st mtg. gold bonds	10,000 00	10,500 00
York Light & Heat Co. 1st mtg. gold bds	1,000 00	1,000 00
Athol Water Co. 1st mtg. gold bonds	18,800 00	19,950 00
Arkansaw Water Co., Ark. con. sinking fund stock	10,100 00	10,200 00
American Writing Paper Co. 1st mtg. sinking fund gold bonds	21,754 60	20,700 00
Berlin, N. H., Water Co. 1st mtg. gold bds	25,000 00	25,500 00
Bethlehem, N. H., Electric Light Co. 1st mtg. bonds	9,800 00	10,000 00
Crystal Water Co., Edgewater, N. Y. 1st mtg. bonds	31,620 00	26,250 00
Central Foundry Co., sinking fund gold deb. bonds	25,007 50	25,000 00
Ellicott Square Co., Buffalo, N. Y. 1st mtg. gold bonds	26,250 00	26,875 00
Fort Smith Water Co., Ark., bonds	33,250 00	19,750 00
Goldsboro, N. C., Water Co. 1st mtg. bds	24,500 00	18,750 00
Kalispel Water & Electric Co. 1st mtg. gold bonds	1,500 00	1,950 00
Le Mars Water & Light Co. 1st mtg. bds	24,500 00	25,000 00
Leadville Water Co. sinking fund bonds	20,000 00	20,000 00
Manitowoc Water Works Co., Wis., 1st mtg. gold bonds	25,003 75	25,000 00
New England Cotton Yarn Co. 1st mtg. gold bonds	25,568 95	25,750 00
Oshkosh, Wis., Water Works Co. 1st con. mtg. bonds	24,500 00	25,000 00
Port Jervis, N. Y., Gas Co. 1st mtg. gold bds.	4,700 00	5,000 00
Richmond Water & Light Co., Ky., sinking fund 1st mtg. gold bonds	18,360 00	9,360 00
Raton Water Works Co., N. M., 1st mtg. gold bonds	14,700 00	15,000 00
St. Joseph Water Co., Mo., sinking fund gold bonds	15,680 00	16,000 00
Council Bluffs Gas & Electric Co. 1st mtg. gold bonds	20,200 00	20,400 00
United Gas & Electric Co., N. H., 1st mtg. gold bonds	25,000 00	25,000 00
Union Electric Co., Manchester, N. H., bds.	10,500 00	10,500 00
Boston & Maine R. R. common stock	278,487 04	330,218 00
Chic., Burlington & Quincy R. R. stock	200,850 00	195,200 00
Illinois Cent. R. R. Co. stock	5,300 00	5,750 00
New York Cent. & Hud. R. R. R. Co. stk	168,717 90	190,400 00
New York, New Haven & Hartford R. R. Co. stock	20,912 50	21,500 00
Maine Central R. R. Co. stock	85,587 47	90,000 00
Pennsylvania R. R. Co. stock	130,431 25	132,000 00
Portland & Rumford Falls Ry. stock	18,000 00	30,000 00
Portland & Rochester R. R. Co. stock	1,161 00	1,236 00
Dixfield & Peru Bridge Co., Maine, stock	13,800 00	13,800 00
Mechanic Falls Water & Electric Light & Power Co. stock	100 00	100 00
Western Union Tel. Co. stock	28,750 00	26,400 00
Canal Nat. Bank, Portland, Me., stock	24,000 00	20,500 00
Cumberland Nat. Bank, Portland, Me., stock.	2,900 00	2,987 00
First Nat. Bank, Portland, Me., stock	11,985 00	11,742 00
Merchants' Nat. Bank, Portland, Me., stock.	4,176 00	3,708 00
National Traders' Bank, Portland, Me., stk.	3,466 67	3,570 67
Portland Nat. Bank, Portland, Me., stock	21,000 00	23,100 00
Union Safe Deposit & Trust Co., Portland, Me., stock	223,500 00	268,200 00
Biddeford Nat. Bank, Biddeford, Me., stk.	2,400 00	2,000 00
First Nat. Bank, Auburn, Me., stock	2,500 00	2,500 00
First Nat. Bank, Wiscasset, Me., stock	900 00	1,000 00
First Nat. Bank, Lewiston, Me., stock	15,000 00	15,400 00
First Nat. Bank, Bangor, Me., stock	1,560 00	1,680 00
First Nat. Bank, Biddeford, Me., stock	7,000 00	6,750 00
Lime Rock Nat. Bank, Rockland, Me., stk.	4,200 00	4,200 00
Manufacturers' Nat. Bank, Lewiston, Me., stock	5,000 00	5,650 00
North Nat. Bank, Rockland, Me., stock	13,341 00	14,000 00
Northern Nat. Bank, Hallowell, Me., stock.	12,500 00	11,000 00
Norway Nat. Bank, Norway, Me., stock	1,080 00	1,100 00
People's Nat. Bank, Waterville, Me., stock.	4,400 00	4,000 00
Richmond Nat. Bank, Richmond, Me., stock.	560 00	560 00
Rockland Nat. Bank, Rockland, Me., stock.	7,250 00	7,000 00

	Book value.	Market value.	
Rumford Falls Trust Co., Rumford Falls, Me., stock	$5,000 00	$5,250 00	
Ticonic Nat. Bank, Waterville, Me., stock.	3,850 00	3,500 00	
Westbrook Trust Co., Westbrook, Me., stock.	5,000 00	5,250 00	
Commercial Nat. Bank, Omaha, Neb., stk..	3,500 00	5,000 00	
Farmers & Merchants' Nat. Bank, Waco, Tex., stock	1,000 00	1,000 00	
Flour City Nat. Bank, Minneapolis, Minn., stock	2,500 00	2,500 00	
National Shawmut Bank, Boston, Mass., stk.	15,000 00	16,525 00	
National Bank of Commerce, Omaha, Neb., stock	2,000 00	1,500 00	
People's Investment Co., Dallas, Tex., stk..	382 50	382 50	
First Nat. Bank, Buchanan Co., Mo., stk...	1,500 00	1,500 00	
Sioux Falls Nat. Bank, Sioux Falls, Dak., stock	2,000 00	2,000 00	
Total (carried out at book value).....	$4,143,070 26	$4,327,741 25	$4,143,070 26
Cash in Company's office, $367.18; deposited in banks, $40,019.20; total			40,386 38
Bills receivable			13,213 23
Agents' debit balances			7,984 54
Total net or ledger assets, as per balance above....			**$7,528,779 82**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$28,358 06	
Bonds and stocks	26,865 22	
Collateral loans	4,143 75	
Premium notes, loans or liens	5,589 53	
Other assets	783 70	
Rents due and accrued on Company's property or lease..	687 55	
Total		66,427 81
Market value of bonds and stocks over cost		184,670 99

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$66,590 79	$79,732 54	
Gross deferred premiums on policies in force.	30,571 73	86,232 50	
Totals	$97,162 52	$166,065 04	
Deduct cost of collection	19,432 50	33,213 02	
	$77,730 02	$132,852 02	
Net amount of uncollected and deferred premiums			210,582 04
Foreborne premiums to be deducted in settlement of policy claims, included in liabilities			581 97
Aggregate ledger and other assets			**$7,991,042 63**

Items not admitted.

Agents' debit balances	$7,984 54	
Bills receivable	13,213 23	
Total		21,197 77
Total admitted Assets		**$7,969,844 86**

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with four per cent. interest	$7,264,477 00

Present value of amounts not yet due on matured installment policies (face, $28,390)		$20,936 00
Premium notes or loans on policies and other obligations in excess of the net value of their policies		105 00
Matured endowments due and unpaid	$11,413 92	
Death losses in process of adjustment or adjusted and not due	42,029 38	
Death losses reported, no proofs received	60,886 63	
Death losses and other policy claims resisted by the Company	2,000 00	
Total policy claims		116,329 93
Dividends of surplus or other description of profits due policyholders		3,927 83
Premiums paid in advance		1,056 37
Amount of any other liability of the Company, viz.: Unpaid bills, $1,000; contingent reserve, $39; total		1,039 00
Liabilities on policyholders' account		**$7,407,871 13**
Gross divisible surplus		**561,973 73**
Total Liabilities		**$7,969,844 86**

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	17,130	$25,950,159
Endowment policies	6,428	10,297,893
All other policies	3,104	5,419,744
Return premiums and reversionary additions	.....	554,568
New policies issued during the year.		
Whole life policies	5,830	7,986,147
Endowment policies	1,442	1,854,185
All other policies	188	352,500
Old policies revived during the year.		
Whole life policies	48	53,000
Endowment policies	10	12,000
All other policies	2	2,000
Return premiums and reversionary additions	.....	145
Old policies changed and increased.		
Whole life policies	13	16,000
Endowment policies	49	44,647
Return premiums and reversionary additions	.....	92,696
Transferred during the year.		
All other policies	380	586,595
Total number and amount	34,624	$53,222,279
Deduct policies decreased and ceased to be in force	4,834	7,167,460
Total policies in force at the end of the year	29,790	$46,054,819

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	19,722	$29,251,434
Endowment policies	7,017	10,982,505
All other policies	3,051	5,221,700
Return premiums and reversionary additions	.....	599,180
Total policies in force at the end of the year	29,790	$46,054,819

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	324	$604,161
By maturity (endowments)	91	81,494
By expiry (term)	445	802,639
By surrender	289	497,481
By lapse	2,175	2,746,939
By change and decrease	62	208,274
Not taken	1,068	1,639,877
By transfer	380	586,595
Totals	4,834	$7,167,460

	Number.	Amount.
Annuities in force December 31, 1899	6	$1,288 71

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	2,159	$3,808,495
Policies issued during 1899	652	979,522
Total	2,811	$4,788,017
Deduct policies ceased to be in force during 1899	365	589,769
Policies in force in New York Dec. 31, 1899	2,446	$4,198,248

	Number.	Amount.
Losses and claims unpaid December 31, 1898	17	$28,612 27
Losses and claims incurred during 1899	43	68,069 73
Total	60	$96,682 00

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	49	$79,944 07

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $111,267.68; notes or credits, $641; total	$111,908 68

VII. PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year	$158,767 00	
Received during the year on old policies	4,493 00	
Restored by revival of policies	87 00	
Total		$163,347 00
Deductions during the year, as follows:		
Used in payment of losses and claims	$14,147 00	
Used in purchase of surrendered policies	1,477 00	
Voided by lapse	257 00	
Used in payment of dividends to policyholders	4,066 00	
Redeemed by make in cash	257 00	
Total reduction of premium note account		20,204 00
Balance, note assets at end of the year		$143,143 00

Stipulated Premium Life Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of Stipulated Premium Life Insurance Companies of the State of New York, Showing Their Condition on the 31st Day of December, 1899.

FIDELITY MUTUAL LIFE INSURANCE COMPANY.

Nos. 112-116 NORTH BROAD STREET, PHILADELPHIA, PA.

[Organized December 2, 1878; commenced business January 1, 1879.]

L. G. FOUSE, President. W. S. CAMPBELL, Secretary.

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

I. INCOME DURING 1899.

Premiums on stipulated premium policies, new business	$417,795 96	
Renewal premiums on stipulated premium policies	1,475,177 63	
From dividends applied by policyholders to pay running premiums	25,285 54	
From surrender values applied by policyholders to pay running premiums	38 54	
Medical examiners' fees	3,612 68	
Total paid by policyholders		$1,921,910 35
Interest from mortgages, $14,829.69; bonds and stocks, $16,084.24; other sources, $26,491.23; total		57,405 16
Rents		61,211 69
Profit on securities		1,673 42
From all other sources, viz.: Fees for alteration of policies, $430.60; received from other companies for assuming their risks, $9,269.31; total		9,699 91
(Total other than paid by policyholders	$129,990.18)	
Total Income during the year		$2,051,900 53
Balance of net or ledger assets December 31, 1898		2,269,393 80
Total		$4,321,294 33

II. DISBURSEMENTS DURING 1899.

Death claims and additions paid, $879,322.56; installments paid, $2,600; total	$881,922 56	
Advanced payments returned to rejected applicants	10,760 15	
Paid policyholders for dividends, $11,763.71; for surrender values, $52,364.50; total	64,128 21	
Dividends applied by policyholders to pay running premiums	25,285 54	
Surrender values applied by policyholders to pay running premiums	38 54	
Total paid policyholders		$982,135 00
Commissions and fees retained by or paid or allowed to agents		280,316 44
Commissions paid or allowed for collecting assessments or premiums to banks or collectors		6,862 66
Salaries and allowances of managers and agents not paid by commission		65,053 33
Salaries of officers		29,437 73
Salaries and other compensation of office employes		91,111 41
Medical examiners' fees, $36,350.81; inspection of risks $15,741.40; total		52,092 21
Taxes on premiums, $14,370.25; Insurance Department fees and licenses, $6,946.14; municipal licenses, $121.42; tax on franchise, $25; internal revenue, $12,986.87; total		34,449 68

Taxes on real estate and investments, $14,606.86; expenses and repairs on real estate, $12,409.30; total	$27,016 16
Rent (including $31,275 for Company's use of own buildings, less subleases)	47,552 63
Furniture, $2,890.97; legal expenses, $12,157.44; advertising and printing, $40,777.07; total	55,825 48
Losses on disposal of real estate	669 75
All other items, viz.: Postage, $13,476.14; expressage and telegrams, $2,727.56; janitor, fuel, etc., $439.11; legislation, $767.23; library, $946.92; sundries, $11,097.18; traveling, $15,442.93; total	44,897 07
(Total expenses other than paid to policyholders, $735,284.55)	
Total Disbursements during the year	**$1,717,419 55**
Balance	**$2,603,874 78**

III. LEDGER ASSETS.

Cost value of real estate, unincumbered	$1,202,946 46
Loans on mortgages of real estate, first liens	222,487 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Paid up policy No. 32,791, Nat. Life Ins. Co. of the U. S. for $800	.....	$441 01	$200 00
Paid up policy No. 301,496, N. Y. Life Ins. Co. for $380	.....	209 43	200 00
Paid up policy No. 301,497, N. Y. Life Ins. Co. for $380	.....	209 42	
Judgment vs. 46 perches of land, with dwelling, situate in Laceyville, Wyoming county, Pa	.....	800 00	545 51
Monroe Water Works & Light Co., Monroe, La., stock	$8,500 00	6,375 00	3,000 00
Lot No. 2, Block No. 5, south side of Alabama street, and Lot No. 16, Block No. 64, north side of Walker street, Memphis, Tenn.	.....	925 00	1,025 00
Lot No. 11, Block No. 25, west side of Main street, Memphis, Tenn.; subject to a prior deed of trust for $4,000	.....	2,000 00	
Bergner & Engel Brewing Co., Philadelphia, pfd. stock	1,000 00	700 00	750 00
Stillwell-Bierce & Smith-Vaile Co., Dayton, Ohio, stock	1,000 00	1,200 00	
Third National Bank, Dayton, Ohio, stock	2,500 00	2,900 00	1,250 00
John B. Stetson Co., Dayton, Ohio, pfd. stock	500 00	575 00	
John B. Stetson Co., Dayton, Ohio, com. stock	500 00	450 00	
Assignment of interest of $3,442.19 in estate of Andrew Taylor, deceased	.....	2,600 00	250 00
Polaris Co., Albany, N. Y., stock	25,000 00	30,000 00	2,070 61
Mortgage vs. 260 acres of land, Duplin county, N. C.	.....	200 00	200 00
Pennsylvania Salt Mfg. Co., Philadelphia, stock	1,650 00	3,745 50	2,000 00
Southwark Nat. Bank stock	500 00	710 00	
Mortgage vs. property in Springfield, Mass.	.....	1,000 00	790 28
Bank of Wesson, Wesson, Miss., stock	5,000 00	5,900 00	1,000 00
Schuylkill Haven Gas & Water Co., Schuylkill Haven, Pa., 1st mtg. 5 per cent. bonds	15,000 00	13,500 00	9,000 00

	Par value.	Market value.	Amount loaned.
Mortgages vs. premises 717 No. 46th St., Philadelphia, $900, and 3840 Aspen St. Philadelphia, $1,800	$2,700 00	$2,700 00	$1,300 00
Trust mortgage bonds secured by real estate, etc. of Koster, Bial & Co., N. Y. city.	500 00	500 00	300 00
Lot 36, Bell's Dorr St. addition to Toledo, Ohio (subject to a mortgage of $1,700), valued at $3,500; Lots 32, 33 and 34 Hudson I. Harris addition to Toledo, Ohio (subject to a mortgage of $2,000), valued at $4,000	.....	3,800 00	1,000 00
Ogden St. Ry. Co., Chicago, Ill., 6 per cent. 1st mtg. bds.	58,000 00	65,540 00	50,000 00
Total amounts	$122,350 00	$146,980 35	$74,881 40

	$74,881 40
Premium notes on policies in force	65,891 57
Loans made to policyholders on this Company's policies assigned as collateral	162,007 99

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Jackson county, Ind., 4 per cent. gravel road bonds	$41,190 70	$41,190 00
City of Galveston, Tex., 5 per cent. bonds	26,384 62	27,750 00
City of Chester, Pa., 3½ per cent. bonds	19,904 50	19,980 00
York county, Pa., court house imp. 3.65 per cent. bonds	17,670 04	17,680 00
City of Norfolk, Va., 5 per cent. bonds	11,126 00	11,175 00
City of Seattle, Wash., Cedar River Water Supply 5 per cent. warrants	10,230 50	10,273 00
State of Pennsylvania 4 per cent. loan	6,529 01	6,581 25
City of Philadelphia 6 per cent. loan	3,889 59	3,889 59
City of St. Louis, Mo., 3.65 per cent. loan	1,000 00	1,040 00
Lynn & Boston R. R. 1st mtg. 5 per cent. gold bonds	25,560 15	27,750 00
Electric and People's Traction Cos.', Philadelphia, 4 per cent. stock trust ctfs	24,159 85	24,375 00
N. Y., Sus. & Western R. R. Terminal 1st mtg. 5 per cent. gold bond	27,141 59	28,250 00
Philadelphia Electric 5 per cent. gold stock trust ctfs	25,213 30	24,500 00
Ind., Ill. & Iowa R. R. 1st mtg. 5 p. c. gold bonds	25,122 50	26,875 00
Spring Brook Water Supply Co. 1st mtg. 5 per cent. gold bonds	25,000 00	27,000 00
Oakland Transit Co. 1st cons. mtg. 6 per cent. gold bonds	24,786 25	27,500 00
Lehigh Coal & Nav. Co. funding and imp. mtg. 4 per cent. gold bonds	25,000 00	25,250 00
Bergner & Engel Brew. Co., Philadelphia, 1st mtg. 6 per cent. gold bonds	32,443 18	32,250 00
Lehigh Valley Terminal Ry. 1st mtg. 5 per cent. gold bonds	21,824 84	22,400 00
Reading Co. & Philadelphia & Reading Coal & Iron Co. gen. mtg. 4 per cent. gold bds	26,687 50	25,314 00
Wyoming Valley Elec. Light, Heat & Power Co. 1st mtg. 5 per cent. gold bonds	17,730 00	18,000 00
Central of Georgia Ry., Macon & Northern Div. 1st mtg. 5 per cent gold bonds	16,787 50	17,765 00
Atlantic Coast Electric R. R. 1st mtg 5 per cent. gold bonds	14,250 00	15,675 00
Lehigh & Hudson River Ry. 1st mtg. 5 per cent. gold bonds	11,563 75	11,660 00
Pa. & N. Y. Canal & R. R. Co. 1st mtg. 4½ per cent. bonds	9,912 50	9,925 00
Cincinnati, Richmond & Fort Wayne R. R. 1st mtg. 7 per cent. gold bonds	12,360 30	12,800 00
Allegheny & Western Ry. 1st mtg. 4 per cent. gold bonds	10,247 50	10,350 00
Sioux City Terminal R. R. & Warehouse Co. 1st mtg. 6 per cent. bonds	10,000 00	9,000 00

	Book value.	Market value.	
Holmesburg Tacony & Frankford Electric Ry. 1st. mtg. 5 per cent. gold bonds	$8,561 40	$8,712 50	
Scranton & Pittston Traction Co. 1st mtg. 6 per cent. bonds	955 00	1,100 00	
Mo. Trust Co. Sedalia, 6 p. c. debentures	100 00	100 00	
Smith & Richardson Co., Duluth, Minn., 5 per cent. 1st mtg. bonds	1,000 00	1,000 00	
Third Nat. Bank, Philadelphia, stock	7,529 50	8,120 00	
Union Trust Co., Philadelphia, stock	2,800 00	2,800 00	
Total (carried out at book value	$544,661 57	$558,030 34	$544,661 57
Cash in office, $230.92; deposited in banks, $92,044.02; total			92,274 94
Agents' debit balances, $213,692.50; bills receivable, $12,765.23; total			226,457 73
Due from Minn. Loan and Trust Co			4,937 13
Other ledger assets, viz.: Due from Citizens' Mutual Life Insurance Co., $9,355.59; suspended banks, $407.93			9,763 52
Total			$2,606,309 31
Deduct agents' debit balances, $213,692.50; bills receivable, $12,765.23; all assets that are not actual investments, $2,434.53; total			238,655 78
Total net ledger assets			**$2,367,653 53**

IV. NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$4,885 78	
Other assets	7,528 58	
Rents due and accrued on Company's property or lease	1,148 40	
Total		$13,562 76
Market value of real estate over cost		106,859 62
Market value of bonds and stocks over cost		13,368 77

	New business.	Renewals.	
Gross premiums due and unreported on policies in force	$52,084 88	$41,373 86	
Gross deferred premiums on policies in force	59,998 72	281,794 01	
Totals	$112,083 60	$323,167 87	
Deduct cost of collection	56,041 80	24,237 59	
	$56,041 80	$298,930 28	
Net amount of uncollected and deferred premiums			354,972 08
Total non-ledger assets			**$488,763 23**
Total admitted Assets			**$2,856,416 76**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$2,034,516 00
Losses on stipulated premium policies, due and unpaid	5,000 00
Losses on stipulated premium policies, not adjusted, $128,748.15; resisted, $11,000; total	139,748 15
Present value future payments on installment policy claims (face $30,200, discounted at 4 per cent)	23,143 41

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due and accrued	$2,012 08
Surrender value obligations due or accrued, $4,708; dividend obligations due or accrued, $181.38; total	4,889 38
Premiums or assessments paid before due	1,470 53
Total Liabilities	**$2,210,779 55**
Balance to protect contracts	**$645,637 21**

VI. EXHIBIT OF STIPULATED PREMIUM POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Term policies	17,630	$44,105,964
Whole life policies	4,635	10,206,966
All other policies	11,003	20,732,914
New policies issued during the year.		
Term policies	4,025	7,547,644
Whole life policies	802	2,187,500
Endowment policies	160	257,000
All other policies	3,015	6,226,137
Old policies revived during the year.		
Term policies	45	128,153
Whole life policies	6	18,000
All other policies	24	52,000
Old policies changed and increased.		
Term policies	4,804	10,677,046
Whole life policies	63	197,500
Endowment policies	4	6,500
All other policies	238	562,844
Total number and amount	46,454	$102,906,168
Deduct policies decreased and ceased to be in force.	11,228	25,723,227
Total policies in force at the end of the year.	35,226	$77,182,941

Policies in force at the end of the year, including additions.

	Number.	Amount.
Term policies	22,138	$51,387,616
Whole life policies	760	2,138,870
Endowment policies	164	263,500
All other policies	12,164	23,392,955
Total policies in force at the end of year	35,226	$77,182,941

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	376	$869,611
By expiry (term)	108	159,000
By surrender	154	350,500
By lapse	5,481	12,900,226
By change and decrease	5,109	11,443,890
Totals	11,228	$25,723,227

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

Stipulated premium policies.

	Number.	Amount.
Policies in force December 31, 1898	3,064	$7,249,048 55
Policies issued during 1899	494	1,074,863 25
Total	3,558	$8,323,911 80
Deduct policies ceased to be in force during 1899.	586	1,469,697 00
Policies in force in New York Dec. 31, 1899	2,972	$6,854,214 80

	Number.	Amount.
Losses and claims incurred during 1899	41	$107,902 00

	Number.	Amount.
Losses and claims on policies in New York paid during 1899	35	$98,902 00

Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash, $181,341.08; notes or credits, $3,480; total $184,821 08

New York State Casualty Insurance Companies.

Abstracts Compiled from the Annual Statements of New York State Casualty Insurance Companies, Showing Their Condition on the 31st Day of December, 1899.

AMERICAN SURETY COMPANY OF NEW YORK.

No. 100 BROADWAY, NEW YORK.

[Incorporated April 14, 1884; commenced business April 15, 1884.]

H. D. LYMAN, President. W. E. KEYES, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $2,500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$1,171,125 65	
Deduct reinsurance, abatement, rebate and return premiums	165,845 72	
Net cash actually received for premiums		$1,005,279 93
Rents		178,758 45
Interest on loans on mortgages of real estate		1,994 50
Interest on collateral loans		2,021 38
Interest on bonds and dividends on stock		46,822 72
Interest upon other debts due the Company and on deposits in bank		6,539 69
Profit on sale or maturity of ledger assets during the year over book values		231,048 19
Income from all other sources, viz.: Cash recovered from losses paid in previous years		54,904 12
Total Income during the year		**$1,527,368 98**
Balance of net or ledger assets December 31, 1898 (less ledger liabilities, $267,119.40)		**4,723,168 80**
Total		**$6,250,537 78**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims excepting weekly indemnity	$640,459 91	
Deduct reinsurance, salvages and recoveries on losses previously paid	267,483 14	
Net paid policyholders		$372,976 77
Stockholders for interest or dividend (amount declared during the year, $200,000)		200,000 00
Commission or brokerage to agents, less received on reinsurance		58,331 49
Salaries, traveling and all expenses of agents and agencies not on commission account		180,250 29
Inspections		20,359 24
Salaries and all other compensation of officers, $58,123.44; home office employes, $128,909.40; total		187,032 84
Taxes on premiums, $10,214.71; taxes on property, $56,192.72; Insurance Department fees and agents' licenses, $5,852.77; municipal licenses, $200; total		72,460 20
Rent		37,737 22
Legal expenses, $5,568.65; real estate repairs and expenses (other than taxes), $50,220.61; total		55,789 26
Furniture and fixtures, $2,895.41; advertising, $4,276.34; printing and stationery, $13,450.30; total		20,622 05

Losses on ledger assets actually sold or matured, under book value, $25,128.92; interest, $1,819.80; total		$26,948 72
All other items, viz.: Miscellaneous general expenses, $37,097.26; alterations to buildings, $38.000; total		75,097 26
(*Total miscellaeous expenses*	$934,628.57)	
Total Disbursements		**$1,307,605 34**
Balance		**$4,942,932 44**

IV. LEDGER ASSETS.

Book value of real estate unincumbered $3,013,930 66

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bohn Manufacturing Co., St. Paul, Minn., stock	$12,350 00	$12,350 00	$12,350 00	
Atlantic City Sewerage Co. stock	10,000 00	.....	4,000 00	
Bond of E. DeForest Simmons, of New York city	160,000 00			
Certificate of Deposit State Trust Company	525 00	525 00	69,759 90	
Detroit City Gas Co. stk	75,000 00	72,000 00		
Preferred stock of the Central Foundry Company	10,000 00	4,000 00	3,055 62	
Total amounts	$267,875 00	$88,875 00	$89,165 52	89,165 52

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 2 per cent. reg. bonds	$10,075 00	$10,250 00	
United States 4 per cent. reg. bonds	61,000 00	57,000 00	
United States 4 per cent. reg. bonds	197,625 00	200,625 00	
Mo., Kans. & Texas Ry. Co. 4 per cent. bds.	27,606 25	34,300 00	
State of Virginia funded debt 2 and 3 per ct. reg. bonds	25,030 00	31,920 00	
State of Georgia 4½ per cent. bonds	58,261 25	60,500 00	
State of Tennessee 3 per cent. bonds	25,711 25	28,200 00	
Texas & Pacific Ry. Co. 1st mtg. 5 per cent. bonds	23,725 00	27,625 00	
Mex. silver interior redeemable debt 5 per ct. bonds	53,766 60	55,930 00	
Receivers certificates New Orleans & Western R. R. Co. bonds	25,000 00	25,000 00	
United States of Mexico gold loan of 1899, 5 per cent. bonds	193,030 00	194,000 00	
Salt Lake City refunding 4 per cent. bonds	26,375 00	25,750 00	
N. Y. Gas & Electric Light, Heat & Power Co. 1st mtg. 5 per cent. gold coupon bonds	53,500 00	50,500 00	
Delaware & Hudson Canal Co. stock	39,937 50	35,400 00	
Mechanics' National Bank stock	18,755 00	19,650 00	
The State Trust Company stock	20,000 00	40,000 00	
Lawyers' Mortgage Insurance Co. stock	12,500 00	12,500 00	
Maryland Trust Co. stock	22,500 00	39,750 00	
Louisville, Henderson & St. Louis R. R. Co. pref. stock	17,090 28	17,090 28	
Louisville, Henderson & St. Louis R. R. Co. common stock	9,009 72	9,009 72	
New York city consolidated stock	200,375 00	200,375 00	
Consolidated Gas Co. of New York stock	198,300 00	191,500 00	
Total (carried out at book value)	$1,319,172 85	$1,466,875 00	1,319,172 85
Cash in Company's office, $989.69; in bank, $534,074.61; total			535,064 30
Total			$4,957,333 33
Deduct ledger liabilities			14,400 89
Total net ledger assets, as per balance			**$4,942,932 44**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	$6,323 00	
Rents due and accrued on Company's property or lease	22,653 27	
Total outstanding interest		$28,976 27
Market value of bonds and stocks over book value		47,702 15

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity and surety	$100,254 63	$4,456 73	$95,797 90	
Total net, not over three months due				95,797 90
Total admitted Assets				**$5,115,408 76**

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by company on its own account. [Not outlawed.]	
Fidelity and surety	$65,989 08	$167,601 11	
Aggregate and unpaid claims and expenses			$233,590 19

Unearned premiums at 50 per cent. of premiums on risks running one year of less:

	Premiums.	Unearned premiums.	
Fidelity and surety	$1,055,212 86	$527,606 43	
Total one year or less			$527,606 43

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Fidelity and surety	$139,203 16	$87,012 98	
Total more than one year			7,012 98
Total unearned premiums, as computed above			614,619 41
Total amount of all liabilities			**$848,209 60**
Joint-stock capital actually paid up in cash			**2,500,000 00**
Surplus beyond capital and other liabilities			**1,767,199 16**
Total			**$5,115,408 76**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31, 1898	$95,602,914 00	$473,681 84
Written or renewed during the year	124,962,360 00	547,407 57
Total	$220,565,274 00	$1,021,089 41
Deduct expirations and cancellations	104,670,762 00	493,095 35
Net in force December 31, 1899	$115,894,512 00	$527,994 06

Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$171,043,423 00	$703,531 97
Written or renewed during the year	200,077,742 00	625,734 76
Total	$371,121,165 00	$1,329,266 73
Deduct expirations and cancellations	174,208,215 00	662,844 77
In force December 31, 1899	$196,912,950 00	$666,421 96

General Interrogatories.

Losses incurred during the year	$683,740 13
Total amount of the Company's stock owned by the directors, at par value	908,750 00

Amounts deposited in various States and countries for the protection of the policyholders:

Canada	$67,250 00
Ohio	35,400 00
Mexico	55,930 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Fidelity	$28,629,166 00	$111,327 95	$22,515 46	$21,125 71	$28,287,708 00
Surety	71,748,583 00	153,515 72	288,773 58	358,773 58	71,296,558 00
Aggregate	$100,377,749 00	$264,843 67	$311,289 04	$379,899 29	$99,584,266 00

FIDELITY AND CASUALTY COMPANY.

Nos. 97 TO 103 CEDAR STREET, NEW YORK.

[Organized March 20, 1876; commenced business May 1, 1876.]

GEORGE F. SEWARD, President. ROBERT J. HILLAS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Burglary.	Fidelity and surety.	Plate glass.	Steam boiler.
Entire premiums collected during the year	$1,607,698 67	$1,714,138 35	$310,018 57	$230,138 98	$229,342 60	$363,327 44
Deduct re-insurance, abatement, rebate and re-and return premiums	484,792 81	$290,222 67	59,552 20	61,116 23	33,631 90	93,534 40
	$1,122,905 86	$1,423,915 68	$250,466 37	$169,022 75	$195,710 70	$269,793 04

Net cash actually received for premiums	$3,431,814 40
Rents	59,313 71
Interest on bonds and dividends on stock	84,867 67
Interest upon other debts due the Company and on deposits in bank	586 83
Profit on sale or maturity of ledger assets during the year over book values	14,756 25
Total Income during the year	**$3,591,338 86**
Balance of net or ledger assets December 31, 1898	**2,566,894 55**
Total	**$6,158,233 41**

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Burglary.	Fidelity and surety.	Plate glass.	Steam boiler.
Gross amount paid for claims excepting weekly indemnity	$151,381 74	.....	.....	.....	.....	.....
Gross amount paid for weekly or other periodical indemnity	263,745 12	.....	.....	.....	.....	.....
Total	$415,126 86	$712,605 81	$78,071 68	$26,878 37	$89,335 43	$47,622 40
Deduct re-insurances, salvages and recoveries on losses previously paid	7,192 77	.....	67 00	16,688 97	8,946 93	5,001 36
	$407,934 09	$712,605 81	$78,004 68	$10,189 40	$80,388 50	$42,621 04

Net paid policyholders $1,331,743 52

Stockholders for interest or dividend (amount declared during the year, $50,000	$50,000 00
Commission or brokerage to agents, less received on re-insurance	912,330 36
Salaries, traveling and all expenses of agents and agencies not on commission account	174,323 62
Inspections	126,160 93
Salaries and all other compensation of officers, $36,153.09; home office employes, $181,953.32; total	218,106 41
Taxes on premiums, $29,239.65; taxes on property, $10,245.62; Insurance Department fees and agents' licenses, $29,811.47; municipal licenses, $4,120.89; United States revenue tax, $15,601.32; total	89,018 95
Rent	29,189 16
Legal expenses, $2,950.66; real estate repairs and expenses (other than taxes), $21,281.75; total	24,232 41
Furniture and fixtures, $2,623.57; advertising, $7,882.54; printing and stationery, $30,392.90; total	40,899 01
Losses on ledger assets actually sold or matured, under book value	6,633 00
Expense of loss, adjustments and defense of suits against policyholders	266,147 28
Profit and loss, $2,605.08; all other items, $44,695.87; total	47,300 95
(Total miscellaneous expenses $1,718,194.80)	
Total Disbursements	**$3,316,085 60**
Balance	**$2,842,147 81**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$569,189 34

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States reg. 4 per cent. bonds	$100,768 75	$96,900 00
United States reg. 4 per cent. bonds	64,881 25	66,875 00
Atch., Top. & Santa Fe Ry. Co. gen. mtg. 4 per cent. gold bonds	96,218 75	99,000 00
Brooklyn & Montauk R. R. Co. 1st mtg. 5 per cent. bonds	27,434 00	26,250 00
Canada Southern Ry. Co. 1st mtg. 5 per cent. bonds	26,445 00	27,000 00
Central Ohio R. R. Co. 1st mtg. 4½ per cent. bonds	25,000 00	25,875 00
Central R. R. of N. J. gen. mtg. 5 per cent. gold bonds	25,625 00	29,875 00
Chesapeake & Ohio Ry. Co. 1st mtg. 4 per ct. bonds (R. & A. Div.)	27,400 00	30,900 00
Chic., R. I. & Pac. gen. mtg. 4 per cent. gold bonds	104,875 00	105,500 00
Cinn., Ind., St. L. & Chic. Ry. Co. gen. 1st mtg. 4 per cent. bonds	23,625 00	25,750 00
Erie R. R. Co. prior lien 4 per cent. gold bds.	45,825 00	45,250 00
Iowa Cent. Ry. Co. 1st mtg. 5 p. c. gold bds.	26,785 00	28,625 00
Kings County Elevated Ry. Co. 1st mtg. 5 per cent. gold bonds	10,000 00	9,000 00
Lake Erie & West. R. R. Co. 1st mtg. 5 per cent. gold bonds	25,996 53	29,250 00
Pitts., Clev. & Toledo R. R. Co. 1st mtg. 6 per cent. gold bonds	22,050 00	22,470 00
State of Indiana (School) 3 per cent. bonds	50,750 00	50,000 00
Union Pac. R. R. Co. 1st mtg. 4 per cent. bds.	70,425 00	72,975 00
Wabash R. R. Co. 1st. mtg. 5 per cent. bds.	25,500 00	28,250 00
West. Union Tel. Co. col. trust 5 per ct. bds.	25,000 00	27,500 00
City of N. Y. (Docks & Ferries) 3½ per cent. gold exempt bonds	77,525 00	77,525 00
City of Richmond, Va., 4 per cent. guar. stk.	12,600 00	13,125 00
Chic. & Eastern Illinois R. R. Co. pref. stk.	51,200 00	60,000 00

	Book value.	Market value.	
Chic. & Northwestern Ry. Co. pref. stock..	$77,000 00	$99,250 00	
Chic. & Northwestern Ry. Co. com. stock....	52,900 00	79,500 00	
Chic., Mil. & St. Paul Ry. Co. pref. stock...	64,962 50	85,750 00	
Chic., Rock Island & Pacific R. R. Co. com. stock	49,910 00	53,062 50	
Chic., St. Paul, Minn. & Omaha R. R. Co. pref. stock	70,150 00	87,500 00	
Cleve., Cin., Chic. & St. Louis R. R. Co. pref. stock	24,100 00	26,250 00	
Consolidated stock of the City of N. Y. 2½ per cent. bonds	100,250 00	90,000 00	
Consolidated stock of the City of N. Y. 3½ per cent. bonds	105,750 00	105,000 00	
Consolidated Gas Co. of N. Y. com. stock....	22,050 00	38,300 00	
Delaware & Hudson Canal Co. com. stk....	49,625 00	46,600 00	
Great Northern Ry. Co. pref. stock.....	101,818 75	154,800 00	
Lake Shore & Mich. South. R. R. Co. com. stock	52,450 00	78,600 00	
Morris & Essex Ext. R. R. Co. guar. com. stock	49,622 50	52,734 00	
Morris & Essex R. R. Co. com. stock.....	8,550 00	9,200 00	
N. Y., Lack. & West. R. R. Co. 5 per cent. guar. com. stock	31,950 00	44,975 00	
Pennsylvania R. R. com. stock.....	53,887 50	65,500 00	
Pitts., McKees. & Youg. R. R. Co. com. stk.	60,875 00	70,000 00	
Rome, Watertown & Ogdensburgh R. R. Co. com. stock	33,050	39,900 00	
Standard Gas Light Co. of the city of N. Y. pref. stock	35,350 00	37,500 00	
St. Paul & Duluth R. R. Co. pref. stock.....	27,642 00	27,913 00	
United New Jersey R. R. Co. com. stock....	45,243 75	54,800 00	
United New Jersey R. R. & Canal Co. com. stock	45,243 75	54,800 00	
Western Union Tel. Co. com. stock.....	25,025 00	25,500 00	
Total (carried out at book value).....	$2,108,091 28	$2,370,529 50	$2,108,091 28
Cash in Company's office, $26,639.04; in bank, $109,610.47; total			136,249 51
Bills receivable, $5,178.38; agents' debit balances, $23,439.30			28,617 68
Total net ledger assets, as per balance			**$2,842,147 81**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned.....	$2,362 59	
Rents due and accrued on Company's property or lease.....	1,563 71	
Total outstanding interest		3,926 30
Reserve reinsurance deposit (cash in Company's possession)		22,197 46
Market value of bonds and stocks over book value.....		262,438 22

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident.	$197,851 40	$52,588 91	$145,262 49	
Employers' liability	151,470 02	40,260 73	111,209 29	
Burglary	24,987 40	6,641 65	18,345 75	
Fidelity and surety	7,642 24	2,031 31	5,610 93	
Plate glass	21,834 87	5,803 71	16,031 16	
Steam boiler	57,342 72	15,241 69	42,101 03	
	$461,128 65	$122,568 00	$338,560 65	
Total net, not over three months due				338,560 65
Gross Assets				**$3,469,270 44**

Items not Admitted.

Agents' debit balances, unsecured	$23,439 30	
Bills receivable, unsecured	5,178 38	
Total		$28,617 68
Total admitted Assets		**$3,440,652 76**

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Known or estimated; proofs not filed.	Resisted by company on its own account. [Not outlawed.]
Accident	$52,150 78	$9,000 00	$36,903 57
Employers' liability	90,875 00	.....	450,200 00
Burglary	24,894 13	.....	4,937 17
Fidelity and surety	4,639 29	.....	11,595 00
Plate glass	9,924 51	.....	.....
Steam boiler	1,373 66	.....	750 00
Net amounts of unpaid claim account	$183,857 37	$9,000 00	$504,385 74

Aggregate and unpaid claims and expenses		697,243 11

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$1,104,620 01	$552,310 00	
Employers' liability	1,138,053 97	569,026 98	
Burglary	263,696 24	131,848 12	
Fidelity and surety	171,422 10	85,711 05	
Plate glass	195,942 44	97,971 22	
Steam boiler	184,930 95	92,465 47	
Total one year or less			$1,529,332 84

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Accident	$12,433 30	$8,112 90	
Employers' liability	36,070 34	26,964 72	
Burglary	1,491 82	626 69	
Fidelity and surety	3,843 61	2,411 89	
Plate glass	873 86	469 22	
Steam boiler	322,153 41	168,371 99	
Total more than one year			206,957 41

Total unearned premiums, as computed above		1,736,290 25
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		28,666 58
Total amount of all liabilities		$2,462,199 94
Joint-stock capital actually paid up in cash		250,000 00
Surplus beyond capital and other liabilities		728,452 82
Total		$3,440,652 76

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$285,412,322 00	$990,691 08
Written or renewed during the year	494,496,075 00	1,588,503 57
Total	$779,908,397 00	$2,579,194 65
Deduct expirations and cancellations	471,247,000 00	1,462,117 84
Balance	$308,661,397 00	$1,117,076 81
Deduct reinsured policies	10,000 00	23 50
Net in force December 31, 1899	$308,651,397 00	$1,117,053 31

Employers' Liability Department:		
In force December 31 preceding year	$180,448,333 00	$1,255,616 21
Written or renewed during the year	214,354,333 00	1,652,029 44
Total	$394,802,666 00	$2,907,645 65
Deduct expirations and cancellations	214,319,333 00	1,730,551 49
Balance	$180,483,333 00	$1,177,094 16
Deduct reinsured policies	31,666 66	2,969 85
Net in force December 31, 1899	$180,451,666 34	$1,174,124 31

Burglary Department:		
In force December 31 preceding year	$26,502,778 25	$223,163 85
Written or renewed during the year	38,199,590 18	310,707 01
Total	$64,702,368 43	$533,870 86
Deduct expirations and cancellations	32,047,753 92	268,682 80
Net in force December 31, 1899	$32,654,614 51	$265,188 06

Fidelity Department:		
In force December 31 preceding year	$41,080,488 74	$176,026 95
Written or renewed during the year	66,060,451 32	229,430 74
Total	$107,140,940 06	$405,457 69
Deduct expirations and cancellations	60,853,138 74	229,571 98
Balance	$46,287,801 32	$175,885 71
Deduct reinsured policies	150,000 00	620 00
Net in force December 31, 1899	$46,137,801 32	$175,265 71

Plate Glass Department:		
In force December 31 preceding year	$9,003,852 96	$186,252 04
Written or renewed during the year	10,355,188 34	229,303 00
Total	$19,359,041 30	$415,555 04
Deduct expirations and cancellations	10,523,809 25	218,650 48
Balance	$8,835,232 05	$196,904 56
Deduct reinsured policies	2,916 80	88 26
Net in force December 31, 1899	$8,832,315 25	$196,816 30

Steam Boiler Department:		
In force December 31 preceding year	$105,086,378 02	$483,104 67
Written or renewed during the year	97,298,644 20	370,801 10
Total	$202,385,022 22	$853,905 77
Deduct expirations and cancellations	94,013,447 72	346,821 41
Net in force December 31, 1899	$108,371,574 50	$507,084 36

Answers to General Interrogatories.

Losses incurred during the year		$1,331,743 52
Total amount of the Company's stock owned by the directors, at par value		168,800 00
Amounts deposited in various States for the protection of policyholders:		
Ohio	$99,845 00	
Virginia	13,125 00	

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	$99,468,300 00	$276,405 14	$71,696 11	$71,696 11
Employers' liability	95,146,000 00	575,184 43	200,260 99	200,260 99
Burglary	6,206,078 00	38,947 96	17,393 20	17,393 20
Fidelity and surety	21,414,912 58	76,878 17	4,870 80	4,870 80
Plate glass	4,207,647 76	97,163 96	42,839 31	42,839 31
Steam boiler	20,605,700 00	67,249 63	4,016 05	4,016 05
Aggregate	$247,048,638 34	$1,131,829 29	$341,076 46	$341,076 46

FRANKFORT AMERICAN INSURANCE COMPANY.

No. 43 CEDAR STREET, NEW YORK.

[Incorporated March 22, 1898. Commenced business August 15, 1898.]

PAUL DUMCKE, President. GORDON MACDONALD, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $300,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Plate glass.	Steam boiler.
Entire premiums collected during the year	$3,349 90	$85,358 98	$41,562 49	$9,100 94
Deduct reinsurance, abatement, rebate and return premiums	749 09	12,971 56	15,395 08	1,775 61
	$2,600 81	$72,387 42	$26,167 41	$7,325 33

Net cash actually received for premiums (carried out)	$108,480 97
Interest on bonds and dividends on stock	11,000 00
Income from all other sources	24,073 26
Total Income during the year	**$143,554 23**
Balance of net or ledger assets December 31, 1898	359,390 14
Total	**$502,944 37**

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Plate glass.	Steam boiler.
Gross amount paid for claims excepting weekly indemnity	$5,441 00	$11,825 84	$14.601 82	$36 95

Net paid policyholders	$31,905 61
Commission or brokerage to agents, less received on reinsurance	30,680 36
Salaries, traveling and all expenses of agents and agencies not on commission account	26,273 17
Inspections	3,105 33
Salaries and all other compensation of officers	5,910 00
Insurance Department fees and agents' licenses	2,415 54
Advertising, $523.10; printing and stationery, $1,710.39; total	2,233 49
All other items, viz.: Postage, $413.18; telegrams, $127.06; sundries, $452.52; total	992 76
(*Total miscellaneous expenses*.....$71,610.65)	
Total Disbursements	**$103,516 26**
Balance	**$399,428 11**

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
Canal Improvement 3 per cent bonds.....	$130,000 00	$132,922 24	
Fort Washington Park 3½ per cent. bonds.	100,000 00	107,088 84	
Fort Washington Park 3½ per cent. bonds....	20,000 00	21,454 20	
Street & Park Opening 3½ per cent. bonds.	40,000 00	43,559 11	
Union Pacific 4 per cent. bonds.....	20,000 00	20,800 00	
Northern Pacific 4 per cent. bonds.....	20,000 00	20,750 00	
Total (carried out at book value).....	$346,464 39	$346,574 39	$346,464 39
Cash in bank			52,963 72
Total net ledger assets, as per balance.....			$399,428 11

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned.....	3,916 00
Market value of bonds and stocks over book value.....	110 00

Gross Premiums in Course of Collection

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$1,499 38	$599 75	$899 63	
Employers' liability.....	21,600 92	7,432 19	14,168 73	
Plate glass.....	9,802 72	4,411 22	5,391 50	
Steam boiler.....	5,757 48	1,554 52	4,202 96	
	$38,660 50	$13,997 68	$24,662 82	
Total net, not over three months due.....				24,662 82
Total admitted Assets.....				$428,116 93

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	
Employers' liability	$19,780 00	
Aggregate and unpaid claims and expenses.....		$19,780 00

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$3,879 86	$1,939 93	
Employers' liability.....	88,478 41	44,239 21	
Plate glass.....	34,466 21	17,233 10	
Steam boiler.....	11,616 37	5,808 18	
Total unearned premiums, as computed above.....			69,220 42
Total amount of all liabilities.....			$89,000 42
Joint-stock capital actually paid up in cash.....			300,000 00
Surplus beyond capital and other liabilities.....			39,116 51
Total			$428,116 93

VI. MISCELLANEOUS.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year.....	$262,000 00	$561 88
Written or renewed during the year	2,040,000 00	4,679 20
Total	$2,302,000 00	$5,241 08
Deduct expirations and cancellations.....	496,000 00	1,361 22
Net in force December 31, 1899.....	$1,806,000 00	$3,879 86

Employers' Liability Department:	Risks.	Premiums.
In force December 31 preceding year	$2,325,000 00	$10,382 49
Written or renewed during the year	20,020,000 00	102,527 60
Total	$22,345,000 00	$112,910 09
Deduct expirations and cancellations	4,315,000 00	24,431 68
Net in force December 31, 1899	$18,030,000 00	$88,478 41

Plate Glass Department:		
In force December 31 preceding year	$121,142 45	$1,612 41
Written or renewed during the year	2,486,436 86	50,381 32
Total	$2,607,579 31	$51,993 73
Deduct expirations and cancellations	582,396 98	17,527 72
Net in force December 31, 1899	$2,025,182 33	$34,466 21

Steam Boiler Department:		
In force December 31 preceding year	$465,000 00	$1,863 25
Written or renewed during the year	2,994,166 00	13,718 42
Total	$3,459,166 00	$15,581 67
Deduct expirations and cancellations	892,500 00	3,965 30
Net in force December 31, 1899	$2,566,666 00	$11,616 37

General Interrogatories.

Losses incurred during the year	$50,840 61

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$161,500 00	$1,700 98	$14 50	$14 50	$161,500 00
Employers' liability	15,735,000 00	56,471 87	9,627 64	24,382 64	15,735,000 00
Plate glass	1,828,065 35	24,467 11	13,767 52	13,767 52	1,828,065 35
Steam boiler	547,500 00	1,403 47	.....	.....	547,500 00
Aggregate	$18,322,065 35	$84,043 43	$23,409 66	$38,164 66	$18,322,065 35

GREAT EASTERN CASUALTY AND INDEMNITY COMPANY.

No. 290–294 BROADWAY, NEW YORK.

[Organized December 30, 1892; commenced business January 1, 1893.]

CORNELIUS VAN COTT, President. LOUIS H. FIBEL, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $125,000.

II. INCOME DURING 1899.

Entire accident premiums collected during the year	$118,724 00	
Deduct reinsurance, abatement, rebate and return premiums	28,246 00	
Net cash actually received for premiums		$90,478 00
Interest on bonds		4,330 89
Interest on deposits in bank		288 14
Profit on sale or maturity of ledger assets during the year over book values		352 26
Income from all other sources, viz.:: Licenses and fees, $348.80; salary, $83.33; commissions, $26; fixtures, $14; return premiums, $11.83; expense, $10.00; total		483 96
Total Income during the year		**$95,933 25**
Balance of net or ledger assets December 31, 1898		**154,436 97**
Total		**$250,370 22**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for accident claims, excepting weekly indemnity	$10,692 80	
Gross amount paid for weekly or other periodical indemnity	15,966 00	
Net paid policyholders		$26,658 80
Commission or brokerage to agents, less received on reinsurance		29,248 62
Salaries, traveling and all expenses of agents and agencies not on commission account		875 00
Inspections		324 00
Salaries and all other compensation of officers, $11,250; and home office employees, $6,536.52; total		17,786 52
Taxes on premiums, $775.49; taxes on property, $25.33; Insurance Department fees and agents' licenses, $579.90; municipal licenses, $307; taxes on franchise, $233.83; total		1,921 55
Rent		1,500 00
Legal expenses		204 99
Furniture and fixtures, $69.97; advertising, $572.25; printing and stationery, $1,589.17; total		2,231 39

All other items, viz.: Postage, $375; return premiums, $470; traveling expenses, $1,938.56; revenue tax, $525; general expenses, $1,483.13; total		$4,791 79
(*Total miscellaneous expenses* $58,883.86)		
Total Disbursements		$85,542 66
Balance		$164,827 56

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
New York city 3 per cent. bonds	$101,419 19	$101,500 00	
New York city 3½ per cent. bonds	33,262 50	33,262 50	
Union Pacific 1st mtg. 4 per cent. bonds	4,493 75	5,250 00	
Minn. & St. Louis refunded 4 p. c. mtg. bds.	4,675 00	4,750 00	
Total (carried out at book value)	$143,850 44	$144,762 50	$143,850 44
Cash in Company's office, $4,414.52; in bank, $16,562.60; total			20,977 12
Total net ledger assets, as per balance			$164,827 56

NON-LEDGER ASSETS.

Interest due and accrued on:		
Bonds owned	$841 65	
Bank balances	37 82	
Total outstanding interest		879 47
Market value of bonds and stocks over book value		912 06

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$5,970 00	$1,990 00	$3,980 00	
Total net, not over three months due				3,980 00
Total admitted Assets				$170,599 09

V. NON-LEDGER LIABILITIES.

Accident claims known or estimated, proofs not filed	$500 00	
Aggregate and unpaid claims and expenses		$500 00

	Premiums.	Unearned premiums.	
Accident	$76,862 57	$38,431 28	
Total unearned premiums, as computed above			38,431 28
Total amount of all liabilities			$38,931 28
Joint-stock capital actually paid up in cash			125,000 00
Surplus beyond capital and other liabilities			6,667 81
Total			$170,599 09

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31 preceding year	$44,327,000 00	$48,118 15
Written or renewed during the year	81,038,500 00	113,006 50
Total	$125,365,500 00	$161,124 65
Deduct expirations and cancellations	70,689,250 00	84,262 08
Net in force December 31, 1899	$54,676,250 00	$76,862 57

Answers to General Interrogatories.

Losses incurred during the year	$20,168 42
Total amount of the Company's stock owned by the directors, at par value	31,500 00

Business in the State of New York during the year.

Accident risks written	$30,725,500 00
Premiums received	42,437 22
Losses paid	19,225 16
Losses incurred	12,032 36
Amount at risk end of year	21,415,500 00

LAWYERS' SURETY COMPANY OF NEW YORK.

Nos. 32, 34 and 36 LIBERTY STREET, NEW YORK.

[Organized March 30, 1892; commenced business April 1, 1892.]

JOEL B. ERHARDT, President. JOEL RATHBONE, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$94,700 25	
Deduct reinsurance, abatement, rebate and return premiums	15,346 67	
Net cash acutally received for premiums		$79,353 58
Rents		528 93
Interest on loans on mortgages of real estate		34 54
Interest on bonds and dividends on stock		22,213 68
Interest upon other debts due the Company and on deposits in bank		106 45
Income from all other sources, viz.: Losses of previous years recovered, $4,350; miscellaneous, $242.85; credit interest reserve fund account, $253.02; total		4,845 87
Total Income during the year		**$107,083 05**
Balance of net or ledger assets December 31, 1898		**706,645 81**
Total		**$813,728 86**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$19,365 82	
Deduct reinsurances, salvages and recoveries on losses previously paid	5,753 37	
Net paid, judgments and losses		$13,612 45
Commission or brokerage to agents, less received on reinsurance		2,292 65
Salaries, traveling and all expenses of agents and agencies not on commission account		5,154 68
Salaries and all other compensation of officers, $21,999.96; and home office employees, $16,688.33; total		38,688 29
Taxes on premiums, $552.13; taxes on property, $198.35; Insurance Department fees and agents' licenses, $611.05; taxes on franchise, $750; total		2,111 53
Rent		5,875 00
Legal expenses, $6,161.23; real estate repairs and expenses (other than taxes), $186.10; total		6,347 33
Furniture and fixtures, $133.50; advertising, $778.15; printing and stationery, $1,281.74; total		2,193 39

All other items, viz.: Committee fees, $1,325; postage, $366.52; traveling, $208.67; notary fees, $11.25; miscellaneous, $2,158.46; internal revenue, $118.55; commissions, $349.57; vault rent, $645; interest, $48.75; sundries, $95.94; total	$5,327 71
(*Total miscellaneous expenses* .$67,990.58)	
Total Disbursements	**$81,603 03**
Balance	**$732,125 83**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$22,100 00
Mortgage loans on real estate	540 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States bonds	$53,375 00	$55,000 00	
United States bonds	17,296 88	20,100 00	
United States bonds	23,575 00	22,650 00	
United States bonds	16,053 12	17,175 00	
New York city consolidated stock	100,750 00	100,000 00	
New York city school house bonds	96,649 10	95,455 90	
New York city additional water bonds	272,025 00	270,000 00	
New York dock bonds	40,053 75	41,440 00	
New York city Harlem bridge bonds	15,881 25	16,275 00	
Brooklyn local improvement bonds	5,000 00	5,300 00	
Brooklyn school house bonds	5,000 00	5,500 00	
Chesapeake & Ohio R. R. Co. bonds	18,112 50	19,100 00	
Virginia Midland R. R. Co. bonds	12,283 75	16,650 00	
Judge Co. bonds	1,300 00	1,300 00	
Rome, Watertown & Ogdensburgh R. R. Co. guaranteed stock	11,861 25	13,000 00	
Total (carried out at book value)	$687,216 60	$698,945 90	687,216 60
Cash in Company's office, $1,324.70; in bank, $29,944.53; total			22,269 23
Total net ledger assets, as per balance			**$732,125 83**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Bonds and stocks owned	$4,466 87	
Other assets	54 00	
Rents due and accrued on Company's property or lease	280 00	
Total outstanding interest		4,800 87
Market value of bonds and stocks over book value		11,729 30

Gross Premiums in Course of Collection.

	Not over three months due.	Net premiums.	
Fidelity and surety	$9,068 61	$9,068 61	
Total net, not over three months due			9,068 61
Total admitted Assets			**$757,724 61**

V. NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	
Fidelity and surety	$8,365 66	
Aggregate and unpaid claims and expenses		$8,365 66

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Fidelity and surety	$79,787 54	$39,893 77	
Total unearned premiums, as computed above			39,893 77
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			1,545 83
Commissions, brokerages and other charges due to agents and brokers, on premiums paid			480 35
Total amount of all liabilities			**$50,285 61**
Joint-stock capital actually paid up in cash			500,000 00
Surplus beyond capital and other liabilities			207,439 00
Total			**$757,724 61**

VI. MISCELLANEOUS.

Risks and Premiums.

Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$40,850,041 97	$84,081 89
Written or renewed during the year	49,123,077 05	91,826 82
Total	$89,973,119 02	$175,908 71
Deduct expirations and cancellations	44,982,730 32	96,121 17
Net in force December 31, 1899	$44,990,388 70	$79,787 54

Answers to General Interrogatories.

Losses incurred during the year	$13,612 45
Total amount of the Company's stock owned by the directors, at par value	170,100 00

Business in the State of New York during the year.

Surety risks written	$40,314,677 05
Premiums received	65,510 50
Losses paid	13,391 43
Losses incurred	13,391 43

LLOYD'S PLATE GLASS INSURANCE COMPANY.

No. 63 WILLIAM STREET, NEW YORK.

[Organized August, 1882; commenced business September 4, 1882.]

WILLIAM T. WOODS, President. CHARLES E. W. CHAMBERS, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $250,000.

II. INCOME DURING 1899.

Entire plate glass premiums collected during the year.....	$431,561 00	
Deduct reinsurance, abatement, rebate and return premiums.....	28,404 88	
Net cash actually received for premiums		$403,156 12
Rents		10,148 12
Interest on loans on mortgages of real estate.....		593 34
Interest on bonds and dividends on stock.....		13,848 23
Total Income during the year.....		$427,745 81
Balance of net or ledger assets December 31, 1898.....		653,211 64
Total		**$1,080,957 45**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for plate glass claims.....	$235,810 79	
Deduct reinsurances, salvages and recoveries on losses previously paid	17,839 10	
Net paid policyholders		$217,971 69
Stockholders for interest or dividend (amount declared during the year, $50,000).....		50,000 00
Commission or brokerage to agents, less received on reinsurance		127,769 41
Salaries, traveling and all expenses of agents and agencies not on commission account.....		2,031 38
Salaries and all other compensation of officers, $16,600; and home office employes, $38,293.36; total.....		54,893 36
Taxes on premiums, $4,222.15; taxes on property, $4,912; Insurance Department fees and agents' licenses, $4,166.08; municipal licenses, $1,856.43; total		15,156 66
Rent		2,896 29
Legal expenses, $432.54; real estate repairs and expenses (other than taxes), $3,830.65; total		4,263 19
Furniture and fixtures, $251.23; advertising, $3,975.60; printing and stationery, $3,274.90; total		7,501 73
Losses on ledger assets actually sold or matured, under book value		251 96
All other items, viz.: Postage and express, $3,017.50; sundries, $5,169.44; internal revenue tax, $2,648.24; profit and loss, $217.07; total		11,052 25
(*Total miscellaneous expenses*.....$275,816.23)		
Total Disbursements.....		**$493,787 92**
Balance		**$587,169 53**

IV. LEDGER ASSETS.

Book value of real estate unincumbered		$245,763 18

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States government bonds	$132,528 01	$114,000 00	
Central Park, North & East River R. R. Co. stock	8,250 00	9,750 00	
Manhattan Trust Co. stock	5,711 57	15,750 00	
Northern Pacific R. R. Co. pref. stock	4,294 00	8,446 75	
Corn Exchange Bank stock	14,400 00	18,500 00	
Brooklyn Union Gas Co. stock	10,512 50	14,000 00	
Coney Island & Brooklyn R. R. Co. stock	9,350 00	16,500 00	
Second Avenue R. R. Co. stock	9,000 00	9,850 00	
Dry Dock, East Broadway & Battery R. R. Co. scrip	4,410 00	4,635 00	
Kanawha & Michigan R. R. Co. bonds	11,393 75	12,450 00	
New York & East River Ferry Co. bonds	4,700 00	4,800 00	
Northern Pacific general lien railway and land grant bonds	6,267 50	7,532 50	
Hoboken Ferry Co. bonds	10,512 50	11,000 00	
Central Union Gas Co. bonds	10,275 00	10,300 00	
Elmsford Drainage Commission bonds	3,000 00	3,000 00	
Brooklyn Ferry Co. bonds	6,790 00	6,370 00	
Dominion of Canada bonds	31,764 22	30,750 00	
City of Ottawa, Ontario, bonds	6,401 20	6,705 00	
City of Hamilton, Ontario, bonds	3,834 97	3,784 00	
City of Hamilton, Ontario, bonds	4,029 06	3,972 24	
City of Montreal, Quebec, bonds	5,500 00	5,550 00	
Total (carried out at book value)	$302,924 28	$317,645 49	302,924 28
Cash in Company's office, $3,691.03; in bank, $34,791.04; total			38,482 07
Total net ledger assets, as per balance			**$587,169 53**

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236 82
Market value of bonds and stocks over book value	14,721 21

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Plate glass	$66,054 70	$16,513 67	$49,541 03	
Total net, not over three months due				49,541 03
Total admitted Assets				**$670,668 59**

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment		$3,585 98

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Plate glass	$364,660 33	$182,330 16	
Total one year or less			$182,330,16

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Plate glass	$91,561 70	$48,987 69	
Total more than one year			48,987 69
Total unearned premiums, as computed above			231,317 85

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	$29,825 15
Total amount of all liabilities	**$264,728 98**
Joint-stock capital actually paid up in cash	**250,000 00**
Surplus beyond capital and other liabilities	**155,939 61**
Total	**$670,668 59**

VI. MISCELLANEOUS.

Risks and Premiums.

Plate Glass Department:	Risks.	Premiums.
In force December 31 preceding year	$20,813,475 00	$447,303 77
Written or renewed during the year	19,252,141 00	437,279 75
Total	$40,065,616 00	$884,583 52
Deduct expirations and cancellations	20,219,095 00	428,361 49
Net in force December 31, 1899	$19,846,521 00	$456,222 03

Answers to General Interrogatories.

Losses incurred during the year	$214,895 44
Total amount of the Company's stock owned by the directors, at par value	101,700 00
Amount deposited in Canada for the protection of the policyholders	$50,761 24

Business in the State of New York during the year.

Plate glass risks written	$7,347,880 72
Premiums received	166,136 09
Losses paid	103,431 51
Losses incurred	103,427 22
Amount at risk end of year	7,063,620 48

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

No. 66 LIBERTY STREET, NEW YORK.

[Organized April 22, 1874; commenced business April 23, 1874.]

EUGENE H. WINSLOW, President. S. WILLIAM BURTON, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $100,000.

II. INCOME DURING 1899.

Entire plate glass premiums collected during the year....	$299,547 80	
Deduct reinsurance, abatement, rebate and return premiums.....	40,168 96	
Net cash actually received for premiums.....		$259,378 84
Rents		2,295 87
Interest on bonds and dividends on stock.....		10,358 48
Interest upon other debts due the Company and on deposits in bank		911 88
Profit on sale or maturity of ledger assets during the year over book values		5,315 89
Total Income during the year.....		**$278,260 96**
Balance of net or ledger assets December 31, 1898.....		454,345 91
Total		**$732,606 87**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for plate glass claims.....	$142,699 97	
Deduct reinsurances, salvages and recoveries on losses previously paid	5,043 63	
Net paid policyholders.....		$137,656 34
Stockholders for interest or dividend (amount declared during the year, $20,000)		20,000 00
Commission or brokerage to agents, less received on reinsurance		90,342 38
Salaries, traveling and all expenses of agents and agencies not on commission account		5,536 97
Salaries and all other compensation of officers, $11,000; and home office employes, $21,534.45; total.....		32,534 45
Taxes on premiums, $2,423; taxes on property, $2,824.42; insurance Department fees and agents' licenses, $4,150.20; municipal licenses, $435.96; revenue taxes, $2,039; total		11,872 58
Legal expenses, $404.53; real estate repairs and expenses (other than taxes), $1,873.30; total		2,277 83
Furniture and fixtures, $75; advertising, $2,189.71; printing and stationery, $1,046.29; total		3,311 00
All other items, viz.: Profit and loss, $326.68; postage and expressage, $1,272.36; sundries, $5,364.95; total.....		6,963 99
(*Total miscellaneous expenses* ..... $172,839.20)		
Total Disbursements.....		**$310,495 54**
Balance		**$422,111 33**

IV. LEDGER ACCOUNTS.

Book value of real estate unincumbered	$150,000 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. bonds	$116,625 00	$114,000 00	
Newburgh Electric R. R. 6 per cent. bonds.	5,000 00	4,500 00	
Union Ferry Co. 5 per cent. bonds	10,400 00	10,000 00	
Fifth Avenue Bank, Brooklyn, stock	2,600 00	2,000 00	
Brooklyn Bank stock	16,300 00	9,790 00	
Western Union Telegraph Co. stock	3,559 49	4,250 00	
Kings County Trust Co. stock	3,000 00	7,000 00	
Long Island Safe Deposit Co. stock	2,512 50	1,500 00	
Consolidated Gas Co. stock	7,456 00	19,150 00	
American District Telegraph Co. stock	1,526 50	1,650 00	
Brooklyn Union Gas Co. stock	20,362 50	28,050 00	
New Amsterdam Gas Co. pref. stock	7,550 00	4,300 00	
Penn. R. R. Co. stock	13,050 00	13,350 00	
Chic., Burl. & Quincy R. R. Co. stock	14,925 00	15,250 00	
Atch., Top. & Santa Fe R. R. Co. stock	6,175 00	6,200 00	
N. Y. Central R. R. Co. stock	11,350 00	13,550 00	
Total (carried out at book value)	$242,391 99	$254,540 00	242,391 99
Cash in Company's office, $980.20; in bank, $28,738.64; total.			29,719 34
Total net ledger assets, as per balance			**$422,111 33**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	$133 33	
Rents due and accrued on Company's property or lease	50 00	
Total outstanding interest		183 33
Plate glass on hand		2,554 57
Accounts due for glass sold		103 42
Market value of bonds and stocks over book value		12,148 01

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Plate glass	$40,087 75	$10,021 94	$30,065 81	
Total net, not over three months due				30,065 81
Total admitted Assets				**$467,166 47**

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment		$2,000 00

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.	
Plate glass	$269,209 79	$134,604 89	
Total unearned premiums, as computed above			134,604 89
All other liabilities, viz.: Accounts due for glass and glazing.			5,186 12
Total amount of all liabilities			**$141,791 01**
Joint-stock capital actually paid up in cash			**100,000 00**
Surplus beyond capital and other liabilities			**225,375 46**
Total			**$467,166 47**

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, preceding year	$12,221,262 30	$263,106 44
Written or renewed during the year	13,361,023 55	303,926 48
Total	$25,582,285 85	$567,032 92
Deduct expirations and cancellations	13,706,770 98	297,823 13
Net in force December 31, 1899	$11,875,514 87	$269,209 79

Answers to General Interrogatories.

Losses incurred during the year	$138,156 34
Total amount of the Company's stock owned by the directors, at par value	28,500 00

Business in the State of New York during the year.

Plate glass risks written	$4,319,445 58
Premiums received	113,670 23
Losses paid	73,257 95
Losses incurred	73,757 95
Amount of risk at end of year	4,319,445 58

NATIONAL SURETY COMPANY.

No. 346 BROADWAY, NEW YORK.

[Organized February 24, 1897; commenced business June 9, 1897.]

CHARLES A. DEAN, President. BALLARD McCALL, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$626,302 70	
Deduct reinsurance, abatement, rebate and return premiums	124,386 49	
Net cash actually received for premiums		$501,916 21
Interest on loans on mortgages of real estate		2,111 95
Interest on bonds and dividends on stock		35,457 50
Interest upon other debts due the Company and on deposits in bank		22 16
Profit on sale or maturity of ledger assets during the year over book values		2,600 00
Income from all other sources, viz.: Trust funds, $889.88; suspense account, $78.74; dividend defunct National Bank, Kansas City, $435.21; miscellaneous, $2,738.67; total		4,142 50
Total Income during the year		**$546,250 32**
Balance of net or ledger assets December 31, 1898		1,280,808 73
Total		**$1,827,059 05**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$178,334 01	
Deduct reinsurances, salvages and recoveries on losses previously paid	32,247 00	
Net paid policyholders		$146,087 01
Stockholders for interest or dividend		50,000 00
Commission or brokerage to agents, less received on reinsurance		34,803 54
Salaries, traveling and all expenses of agents and agencies not on commission account		80,797 20
Salaries and all other compensation of officers, attorneys and home office employes		92,358 96
Taxes on premiums, $5,291.71; Insurance Department fees and agents' licenses, $3,759.23; municipal licenses, $552.47; taxes on franchise, $803.45; total		10,406 86
Rent		9,166 60
Legal expenses		4,406 24
Printing and stationery		11,122 86

All other items, viz.: Postage and expenses, $12,987.48; telegrams and telephone, $2,573.05; traveling, $6,885.78; co-surety, $1,635.07; loss expenses and sundries, $34,838.87; total ..... (*Total miscellaneous expenses*.....$351,982.51)	$58,920 25
Total Disbursements.....	**$498,069 52**
Balance	**$1,328,989 53**

IV. LEDGER ACCOUNTS.

Mortgage loans on real estate		$30,294 39

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
U. S. government 4 per cent. coupon bonds.	$34,047 00	$34,650 00	
U. S. government 4 per cent. registered bds.	31,235 00	33,500 00	
U. S. government 3 per cent. coupon bonds.	537 50	550 00	
New York city 3½ per cent. gold exempt bonds	211,500 00	211,500 00	
New York city 3½ per cent. gold exempt bonds	318,375 00	319,120 00	
New York city 3½ per cent. gold exempt bonds	214,250 00	215,500 00	
New York city 3½ per cent. gold exempt bonds	59,743 75	59,880 00	
Brooklyn city 3½ per cent. gold exempt bonds	26,750 00	27,000 00	
Brooklyn city 3½ per cent. gold exempt bonds	16,275 00	16,500 00	
Brooklyn city 3½ per cent. gold exempt bonds	27,125 00	27,530 00	
Atch., Top. & Santa Fe Ry. Co. 4 p. c. adjustment bonds	139,512 50	134,300 00	
Total (carried out at book value).....	$1,079,350 75	$1,080,030 00	1,079,350 75
Cash in Company's office, $17,576.99; in bank, $114,798.65; total			132,375 64
Furniture, fixtures and safes.....			17,644 09
All other items, viz.: Amounts advanced on contracts guaranteed, secured by mortgages and cash payments assigned to the company			69,324 66
Total net ledger assets, as per balance.....			**$1,328,989 53**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$1,212 95	
Bonds and stocks owned.....	6,125 00	
Total outstanding interest		7,337 95
Market value of bonds and stocks over book value.....		679 25

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity and surety.....	$62,395 34	$6,239 54	$56,155 80	
Total net, not over three months due.....				56,155 80
Gross Assets.....				**$1,393,162 53**

Items not Admitted.

Furniture, fixtures and safes	$17,644 09
Total admitted Assets	**$1,375,518 44**

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by Company on its own account. [Not outlawed.]	
Fidelity and surety	$32,375 35	$15,168 71	
Deduct reinsurance due and accrued	12,980 90	.....	
Net amounts of unpaid claim account	$19,394 45	$15,168 71	
Aggregate and unpaid claims and expenses			$34,563 16

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.	
Fidelity and surety	$504,863 38	$252,431 69	
Total unearned premiums, as computed above			252,431 69
Special reserve for contingent claims			21,000 00
For reinsurance			883 01
All other liabilities, viz.: Trust funds, etc			33,238 48
Total amount of all liabilities			**$342,116 34**
Joint-stock capital actually paid up in cash			**500,000 00**
Surplus beyond capital and other liabilities			**533,402 10**
Total			**$1,375,518 44**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31, preceding year	$51,623,256 00	$218,579 02
Written or renewed during the year	81,956,141 00	338,268 10
Total	$133,579,397 00	$556,847 12
Deduct expirations and cancellations	73,430,678 00	300,900 82
Balance	$60,148,719 00	$255,946 30
Deduct reinsured policies	1,958,736 00	5,694 65
Net in force December 31, 1899	$58,189,983 00	$250,251 65

Surety Department:		
In force December 31, preceding year	$70,192,611 00	$205,239 04
Written or renewed during the year	85,858,389 00	267 424 72
Total	$156,051,000 00	$472,663 76
Deduct expirations and cancellations	65,805,336 00	216,267 73
Balance	$90,245,664 00	$256,396 03
Deduct reinsured policies	492,200 00	1,784 30
Net in force December 31, 1899	$89,753,464 00	$254,611 73

Answers to General Interrogatories.

Losses incurred during the year		$144,923 84
Total amount of the Company's stock owned by the directors, at par value		240,200 00
Amounts deposited in various States for the protection of policyholders:		
Alabama	$53,186 66	
Virginia	33,500 00	

Business in the State of New York during the year.

Fidelity and surety risks written	$34,879,337 00
Premiums received	129,532 82
Losses paid	78,131 80
Losses incurred	1,271 21
Amount at risk end of year	36,683 171 00

NEW AMSTERDAM CASUALTY COMPANY.

No. 149 BROADWAY, NEW YORK.

[Organized December 30, 1898; commenced business January 31, 1899.]

EDWARD V. LOEW, President. CHARLES T. HOPPER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $200,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Burglary.	
Entire premiums collected during the year	$27,676 60	$74,035 30	$38,301 69	
Deduct reinsurance, abatement, rebate and return premiums	7,249 33	14,821 79	6,568 69	
	$20,427 27	$59,213 51	$31,733 00	
Net cash actually received for premiums				$111,373 78
Interest on bonds and dividends on stock				7,347 86
Interest upon other debts due the Company and on deposits in bank				111 53
Total Income during the year				**$118,833 17**
Balance of net or ledger assets December 31, 1898				300,000 00
Total				**$418,833 17**

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Burglary.	
Gross amount paid for claims excepting weekly indemnity	$800 00	$9,664 78	$7,324 25	
Gross amount paid for weekly or other periodical indemnity	2,972 07	.....	.....	
	$3,772 07	$9,664 78	$7,324 25	
Net paid policyholders				$20,761 10
Commission or brokerage to agents, less received on reinsurance				39,691 44
Salaries, traveling and all expenses of agents and agencies not on commission account				10,273 27
Inspections				1,154 14
Salaries and all other compensation of officers, $10,835.06; and home office employes, $10,905.60; total				21,740 66
Taxes on premiums, $124.38; Insurance Department fees and agents' licenses, $2,813.35; municipal licenses, $150; total				3,087 73
Rent				2,851 50
Legal expenses				1,748 45
Furniture and fixtures, $1,595.46; advertising, $1,329.34; printing and stationery, $7,014.31; total				9,939 11

All other items, viz.: Postage, $810.64; telegrams and telephone, $237.54; fees of committees, $665; internal revenue, $779.83; miscellaneous, $772.37; organization expenses, $15,000; total (*Total miscellaneous expenses* $108,751 68)		$18,265 38
Total Disbursements		**$129,512 78**
Balance		**$289,320 39**

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
City of New York 3½ per cent. cor. stock bonds	$273,125 00	$275,000 00	
Total (carried out at book value)	$273,125 00	$275,000 00	$273,125 00
Cash in Company's office, $3,847.24; in bank, $11,893.36; total			15,740 60
Agents' debit balances			454 79
Total net ledger assets, as per balance			**$289,320 39**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	1,458 33
Market value of bonds and stocks over book value	1,875 00

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$2,865 20	$716 30	$2,148 90	
Employers' liability	26,081 33	6,520 33	19,561 00	
Burglary	4,074 83	1,018 71	3,056 12	
	$33,021 36	$8,255 34	$24,766 02	
Total net, not over three months due				24,766 02
Gross Assets				**$317,419 74**

Items not Admitted.

Agents' debit balances, unsecured	454 79
Total admitted Assets	**$316,964 95**

V. NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	
Accident	$121 00	$2,115 50	$200 00	
Employers' liability	1,910 00	570 00	2,175 00	
Burglary	.....	1,041 65	.....	
Total gross amount of claims	$2,031 00	$3,727 15	$2,375 00	
Deduct reinsurance due and accrued	.....	75 00	.....	
Net amounts of unpaid claim account	$2,031 00	$3,652 15	$2,375 00	
Aggregate and unpaid claims and expenses				$8,058 15

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$12,778 51	$6,389 26	
Employers' liability	75,943 65	37,971 82	
Burglary	32,019 67	16,009 84	
Total one year or less			$60,370 92

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Employers' liability	$619 70	$526 75	
Burglary	33 75	22 50	
Total more than one year			549 25
Total unearned premiums, as computed above			$60,920 17
Salaries, rent, expenses, taxes, bills, fees, etc., due or accrued			145 67
For reinsurance			3,507 80
Total amount of all liabilities			**$72,631 79**
Joint-stock capital actually paid up in cash			**200,000 00**
Surplus beyond capital and other liabilities			**44,333 16**
Total			**$316,964 95**

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
Written or renewed during the year	$14,589,000 00	$30,541 80
Deduct expirations and cancellations	7,218,250 00	17,670 14
Balance	$7,370,750 00	$12,871 66
Deduct reinsured policies	32,500 00	93 15
Net in force December 31, 1899	$7,338,250 00	$12,778 51
Employers' Liability Department:		
Written or renewed during the year	$9,270,750 00	$100,116 63
Deduct expirations and cancellations	1,776,250 00	21,228 28
Balance	$7,494,500 00	$78,888 35
Deduct reinsured policies	55,000 00	2,325 00
Net in force December 31, 1899	$7,439,500 00	$76,563 35
Burglary Department:		
Written or renewed during the year	$4,761,129 31	$42,376 52
Deduct expirations and cancellations	725,109 00	7,096 00
Balance	$4,036,020 31	$35,280 52
Deduct reinsured policies	327,554 00	3,227 10
Net in force December 31, 1899	$3,708,466 31	$32,053 42

Answers to General Interrogatories.

Losses incurred during the year	$28,819 25
Total amount of the Company's stock owned by the directors, at par value	159,000 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Accident	$3,950,100 00	$11,575 79	$1,471 87	$3,163 37	$3,006,900 00
Employers' liability	3,433,450 00	29,697 08	6,726 04	9,946 04	4,164,200 00
Burglary	1,172,916 33	16,735 88	5,669 86	6,041 51	1,797,308 32
Aggregate	$8,556,466 33	$58,008 75	$13,867 77	$19,150 92	$8,968,408 32

NEW YORK PLATE GLASS INSURANCE COMPANY.

No. 24 PINE STREET, NEW YORK.

[Incorporated and commenced business March 19, 1891.]

MAX DANZIGER, President. MAJOR A. WHITE, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $100,000.

II. INCOME DURING 1899.

Entire plate glass premiums collected during the year	$273,431 28	
Deduct reinsurance, abatement, rebate and return premiums	55,542 06	
Net cash actually received for premiums		$217,889 22
Interest on bonds and dividends on stock		13,683 25
Interest upon other debts due the Company and on deposits in bank		300 03
Profit on sale or maturity of ledger assets during the year over book values		4,076 25
Total Income during the year		**$235,948 75**
Balance of net or ledger assets December 31, 1898		**346,795 54**
Total		**$582,744 29**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for plate glass claims	$124,906 60	
Deduct reinsurances, salvages and recoveries on losses previously paid	16,038 96	
Net paid policyholders		$108,867 64
Stockholders for interest or dividend (amount declared during the year, $10,000)		10,000 00
Commission or brokerage to agents, less received on reinsurance		69,196 32
Salaries, traveling and all expenses of agents and agencies not on commission account		7,356 34
Salaries and all other compensation of officers, $9,676.00; and home office employes, $14,817.33; total		24,493 33
Taxes on premiums, $2,103.20; Insurance Department fees and agents' licenses, $4,075.15; municipal licenses, $363.50; total		6,541 85
Rent		3,313 92
Legal expenses		139 90
Furniture and fixtures, $315.80; advertising, $194.35; printing and stationery, $1,634.08; total		2,144 23
All other items, viz.: Suspense, postage, internal revenue and general expenses		8,966 97
(*Total miscellaneous expenses* $132,152.86)		
Total Disbursements		**$241,020 50**
Balance		**$341,723 79**

IV. LEDGER ASSETS.

Mortgage loans on real estate		$2,500 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. bonds	$120,625 00	$114,000 00	
Virginia bonds	10,687 50	12,600 00	
Laclede Gas Light Co. 5 per cent. bonds	8,756 25	10,700 00	
Edison Electric Illum. Co. 5 per cent. bonds	10,775 00	10,800 00	
N. Y., Susq. & Western 5 per cent. bonds	10,637 50	11,000 00	
Chicago, Milwaukee & St. Paul R. R. stock	25,700 00	34,400 00	
Central Park, North & East River R. R. stk.	16,188 49	19,500 00	
Rensselaer & Saratoga R. R. stock	18,300 00	19,500 00	
N. Y. Mutual Gas Light Co. stock	25,210 00	29,500 00	
Consolidated Gas Co. stock	21,062 50	19,000 00	
Wagner Palace Car Co. stock	7,925 00	9,500 00	
N. Y. C. & H. R. R. R. stock	23,562 50	26,400 00	
Chicago & Northwestern R. R. stock	12,962 50	15,900 00	
Delaware & Hudson Canal Co. stock	11,612 50	11,800 00	
Total (carried out at book value)	$324,004 74	$344,600 00	324,004 74
Cash in Company's office, $1,185.93; in bank, $8,878.28; total			10,064 21
All other items, viz.: Plate glass on hand			5,154 84
Total net ledger assets, as per balance			**$341,723 79**

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	20,595 26

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Plate glass	$41,601 58	$13,867 19	$27,734 39	
Total net, not over three months due				27,734 39
Total admitted Assets				**$390,053 44**

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment	$4,012 73

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Plate glass	$224,309 15	$112,154 57	
Total unearned premiums, as computed above			112,154 57
Cash dividends to stockholders remaining unpaid			5,000 00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			482 26
For return premiums			1,262 75
Total amount of all liabilities			**$122,912 31**
Joint-stock capital actually paid up in cash			**100,000 00**
Surplus beyond capital and other liabilities			**167,141 13**
Total			**$390,053 44**

VI. MISCELLANEOUS.

Risks and Premiums.

Plate Glass Department:	Risks.	Premiums.
In force December 31 preceding year	$10,987,840 36	$210,930 65
Written or renewed during the year	13,403,013 85	272,414 01
Total	$24,390,854 21	$483,344 66
Deduct expirations and cancellations	13,181,326 78	259,035 51
Net in force December 31, 1899	$11,209,527 43	$224,309 15

Answers to General Interrogatories.

Losses incurred during the year		$106,987 13
Total amount of the Company's stock owned by the directors, at par value		52,400 00
Amount deposited in Virginia for the protection of policy-holders	$12,600 00	

Business in the State of New York during the year.

Premiums received	$100,027 36
Losses paid	43,962 03
Losses incurred	44,105 42
Amount at risk end of year	4,286,544 35

PREFERRED ACCIDENT INSURANCE COMPANY.

No. 290 BROADWAY, NEW YORK.

[Organized March 3, 1893; commenced business May 6, 1893.]

PHINEAS C. LOUNSBURY, President. KIMBALL C. ATWOOD, Secretary.

I. CAPITAL.

Capital stock paid up, $200,000.

II. INCOME DURING 1899.

Entire accident premiums collected during the year	$955,237 18	
Deduct reinsurance, abatement, rebate and return premiums	3,184 45	
Net cash actually received for premiums		$952,052 73
Interest on bonds and dividends on stock		18,945 13
Total Income during the year		**$970,997 86**
Balance of net or ledger assets December 31, 1898		**636,268 41**
Total		**$1,607,266 27**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for accident claims excepting weekly indemnity	$90,266 11	
Gross amount paid for weekly or other periodical indemnity	225,650 73	
Net paid policyholders		$315,916 84
Commission or brokerage to agents, less received on reinsurance		293,386 33
Salaries, traveling and all expenses of agents and agencies not on commission account		37,875 25
Medical examiners' fees and salaries, $13,750; inspections, $2,842.50; total		16,592 50
Salaries and all other compensation of officers, $24,000; and home office employes, $48,575.25; total		72,575 25
Taxes on premiums, $9,120.50; Insurance Department fees and agents' licenses, $5,500.13; municipal licenses, $1,041.16; taxes on franchise, $1,353.53; total		17,015 32
Rent		17,000 00
Legal expenses		3,067 23
Furniture and fixtures, $10,381.25; advertising, $19,875.25; printing and stationery, $25,850.37; total		56,106 87
All other items		39,134 06
Dividend declared in stock	$100,000 00	
(*Total miscellaneous expenses* $552,752.81)		
Total Disbursements during the year		**$868,669 65**
Balance		**$738,596 62**

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States reg. 4 per cent. bonds	$223,473 25	$229,000 00	
United States reg. 3 per cent. bonds	117,677 50	121,550 00	
New York city 3½ per cent. bonds	170,672 79	171,600 00	
West Shore 4 per cent. bonds	10,156 25	11,050 00	
St. Louis 3⅝ per cent. gold bonds	1,034 70	1,000 00	
Union Pacific 4 per cent. bonds	10,375 00	10,187 50	
Northern Pacific 4 per cent. bonds	10,275 00	10,187 50	
Atchinson Pacific 4 per cent. bonds	9,750 00	9,712 50	
C., B. & Q. 4 per cent. bonds	10,900 00	10,912 50	
Total (carried out at book value)	$564,314 49	$575,200 00	$564,314 49
Cash in Company's office, $8,502.11; in bank, $100,995.42; total			109,497 53
Agents' debit balances			64,784 60
Total net ledger assets, as per balance			**$738,596 62**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	1,903 35
Market value of bonds and stocks over book value	10,885 51

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$92,784 60	$27,835 38	$64,949 22	
Total net over three months due				64,949 22
Gross Assets				**$816,334 70**

Items not Admitted.

Agents' debit balances, unsecured	64,784 60
Total admitted Assets	**$751,550 10**

V. NON-LEDGER LIABILITIES.

Accident claims in process of adjustment	$6,050 00	
Known or estimated, proofs not filed	11,775 00	
Resisted by Company on its own account (not outlawed)	23,250 00	
Aggregate and unpaid claims and expenses		$41,075 00

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$645,410 00	$322,705 00	
Total unearned premiums as computed above			322,705 00
Special premium reserve			19,356 35
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			3,289 45
Total amount of all liabilities			**$386,425 80**
Joint-stock capital actually paid up in cash			**200,000 00**
Surplus beyond capital and other liabilities			**165,124 30**
Total			**$751,550 10**

V. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$377,883,000 00	$497,074 74
Written or renewed during the year	845,711,000 00	973,380 26
Total	$1,223,594,000 00	$1,470,455 00
Deduct expirations and cancellations	849,689,000 00	825,045 00
Net in force December 31, 1899	$373,905,000 00	$645,410 00

Answers to General Interrogatories.

Losses incurred during the year	$308,641 84
Total amount of the Company's stock owned by the directors, at par value	200,000 00
Dividends declared payable in stock from organization	100,000 00

Business in the State of New York during the year.

Accident risks written	$122,124,000 00
Premiums received	248,543 50
Losses paid	50,147 19
Losses incurred	59,397 19
Amount at risk at end of year	111,035,000 00

UNITED STATES CASUALTY COMPANY.

No. 141 BROADWAY, NEW YORK.

[Organized May 2, 1895; commenced business May 3, 1895.]

JAMES W. HINKLEY, President. EDSON S. LOTT, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $300,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Steam boiler.	Automatic sprinkler.	
Entire premiums collected during the year	$463,775 09	$425,862 66	$42,325 72	$30,622 37	
Deduct reinsurance, abatement, rebate and return premiums	91,854 39	123,541 58	14,816 10	12,481 85	
	$371,920 70	$302,321 08	$27,509 62	$18,140 52	
Net cash actually received for premiums					$719,891 92
Interest on bonds and dividends on stock					22,740 09
Total Income during the year					**$742,632 01**
Balance of net or ledger assets December 31, 1898					**817,780 12**
Total					**$1,560,412 13**

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Steam boiler.	Automatic sprinkler.	
Gross amount paid for claims excepting weekly indemnity	$24,400 00	$123,605 91	$13,300 80	$15,200 45	
Gross amount paid for weekly or other periodical indemnity	92,610 61	.....	.....	.....	
	$117,010 61	$123,605 91	$13,300 80	$15,200 45	
Net paid policyholders					$269,117 77
Commission or brokerage to agents, less received on reinsurance					201,834 31
Salaries, traveling and all expenses of agents and agencies not on commission account					38,082 96
Inspections					11,307 12
Salaries and all other compensation of officers, $20,833.52; and home office employes, $30,354.65; total					51,188 17
Taxes on premiums, $8,643.97; taxes on property, $101.53; Insurance Department fees and agents' licenses, $2,158.67; municipal licenses, $542.67; total					11,446 84
Rent					8,525 00
Legal expenses					345 00

Furniture and fixtures, $1,065.10; advertising, $726.50; printing and stationery, $11,481.33; total		$13,272 93
All other items, viz.: Postage, $5,779.73; telegrams and telephone, $1,880.81; fees of directors, $3,030; internal revenue, $4,520.23; miscellaneous, $4,066.85; recoveries on collection accounts, $299.65; total		18,977 97
(Total miscellaneous expenses	$354,980.30)	
Total Disbursements		**$624,098 07**
Balance		**$936,314 06**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$5,000 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 3 per cent. bonds (coupon)	$135,795 63	$135,795 63	
United States 2 per cent. bonds (coupon)	70,612 50	70,612 50	
Cons. stk. of city of N. Y. reg. 2½ per cent. bonds	256,316 56	256,316 56	
N. Y. city exempt additional water stock 3 per cent. bonds	49,750 00	49,750 00	
New York city 3 per cent. gold bonds	25,093 75	25,093 75	
N. Y. city 3½ per cent. gold bds. (redem.)	37,450 00	37,450 00	
New York city 3½ per cent. gold bonds	228,637 50	228,637 50	
N. Y. city 3½ per cent. reg. gold bonds	43,000 00	43,000 00	
Total (carried out at book value)	$846,655 94	$846,655 94	846,655 94
Cash in Company's office, $23,662.88; in bank, $60,441.08; total			84,103 96
Agents' debit balances			554 16
Total net ledger assets, as per balance			**$936,314 06**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	5,845 80

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$35,782 45	$8,945 61	$26,836 84	
Employers' liability	52,765 32	13,191 33	39,573 99	
Steam boiler	7,338 39	1,834 60	5,503 79	
Automatic sprinkler	1,628 82	407 21	1,221 61	
	$97,514 98	$24,378 75	$73,136 23	
Total net, not over three months due				73,136 23
Gross Assets				**$1,015,296 09**

Items not Admitted.

Agents' debit balances, unsecured	554 16
Total admitted Assets	**$1,014,741 93**

V. NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Resisted by Company on its own account. [Not outlawed.]	
Accident	$16,995 00	$6,875 00	
Employers' liability	28,110 00	*46,100 00	
Steam boiler	125 00	.....	
Automatic sprinkler	125 00	3,000 00	
Net amounts of unpaid claim account	$45,355 00	$55,975 00	
Aggregate and unpaid claims and expenses			$101,330 00

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$274,403 15	$137,201 58	
Employers' liability	285,708 61	142,854 30	
Steam boiler	18,816 03	9,408 04	
Automatic sprinkler	17,943 08	8,971 54	
Total one year or less		$298,435 46	

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Employers' liability	$11,961 06	$11,099 13	
Steam boiler	24,607 45	22,883 59	
Total more than one year		33,982 72	
Total unearned premiums as computed above			332,418 18
For reinsurance			1,051 19
All other liabilities, viz.: Contingency fund, $20,442.56; all other indebtedness, $4,500; total			24,942 56
Total amount of all liabilities			**$459,741 93**
Joint-stock capital actually paid up in cash			**300,000 00**
Surplus beyond capital and other liabilities			**255,000 00**
Total			**$1,014,741 93**

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$145,634,680 00	$265,938 21
Written or renewed during the year	333,130,580 00	462,800 64
Total	$478,765,260 00	$728,738 85
Deduct expirations and cancellations	322,566,560 00	454,335 70
Net in force December 31, 1899	$156,198,700 00	$274,403 15
Employers' Liability Department:		
In force December 31 preceding year	$47,130,000 00	$304,446 05
Written or renewed during the year	68,475,000 00	422,251 29
Total	$115,605,000 00	$726,697 34
Deduct expirations and cancellations	63,365,000 00	428,231 88
Balance	$52,240,000 00	$298,465 46
Deduct reinsured policies	105,000 00	795 79
Net in force December 31, 1899	$52,135,000 00	$297,669 67

*Resisted for assured.

Burglary Department:	Risks.	Premiums.
In force December 31 preceding year	$241,959 00	$2,010 13
Deduct expirations and cancellations	163,479 00	1,319 88
Balance	$78,480 00	$690 25
Deduct reinsured policies	78,480 00	690 25
Steam Boiler Department:		
In force December 31 preceding year	$8,710,750 00	$36,903 20
Written or renewed during the year	10,947,000 00	44,975 66
Total	$19,657,750 00	$81,878 86
Deduct expirations and cancellations	9,355,250 00	38,455 33
Net in force December 31, 1899	$10,302,500 00	$43,423 53
Automatic Sprinkler Department:		
In force December 31 preceding year	$1,712,925 00	$22,005 19
Written or renewed during the year	2,650,775 00	29,709 20
Total	$4,363,700 00	$51,714 39
Deduct expirations and cancellations	2,484,200 00	29,764 98
Balance	$1,879,500 00	$21,949 41
Deduct reinsured policies	463,425 00	4,006 33
Net in force December 31, 1899	$1,416,075 00	$17,943 08

Answers to General Interrogatories.

Losses incurred during the year	$214,748 42
Total amount of the Company's stock owned by the directors, at par value	152,000 00
Amount deposited in Virginia for the protection of policy-holders	$15,668 70

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$213,441,260 00	$146,425 67	$36,091 86	$30,335 13	$46,914,550 00
Employers' liability	35,070,000 00	150,042 63	37,153 84	25,650 15	3,626,000 00
Steam boiler	3,282,500 00	9,994 29	12,494 30	12,456 41	4,572,500 00
Automatic sprinkler	806,400 00	9,060 11	678 77	166 11	765,100 00
Aggregate	$252,600,160 00	$315,522 70	$86,418 77	$68,607 80	$55,878,150 00

UNITED STATES GUARANTEE COMPANY.

No. 111 BROADWAY, NEW YORK.

[Organized January 18, 1890; commenced business January 30, 1890.]

EDWARD RAWLINGS, President. DANIEL J. TOMPKINS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

Entire fidelity premiums collected during the year	$125,285 43	
Deduct reinsurance, abatement, rebate and return premiums	33,248 73	
Net cash actually received for premiums		$92,036 70
Interest on loans on mortgages of real estate		15 95
Interest on bonds and dividends on stock		13,563 52
Interest on deposits in bank		880 20
Total Income during the year		**$106,496 37**
Balance of net or ledger assets December 31, 1898		**446,601 62**
Total		**$553,097 99**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity claims	$21,110 40	
Deduct reinsurances, salvages and recoveries on losses previously paid	10,265 55	
Net paid policyholders		$10,844 85
Stockholders for interest or dividend		15,000 00
Commission or brokerage to agents, less received on reinsurance		13,474 27
Salaries, traveling and all expenses of agents and agencies not on commission account		4,207 50
Inspections		1,320 72
Salaries and all other compensation of officers, $6,280; and home office employes, $17,456.03; total		23,736 03
Taxes on premiums, $821.83; Insurance Department fees and agents' licenses, $588.92; total		1,410 75
Rent		3,442 69
Legal expenses		414 01
Advertising, $1,764.22; printing and stationery, $2,596.95; total		4,361 17
All other items, viz.: Office charges, $1,873.01; postage, $3,330.91; revenue stamps, $603.93; total		5,807 85
(*Total miscellaneous expenses*.....$73,174.99)		
Total Disbursements		$84,019 84
Balance		469,078 15

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$1,724 28
Mortgage loans on real estate	100 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. reg. bonds	$90,681 25	$86,250 00	
United States 5 per cent. reg. bonds	28,312 50	27,500 00	
United States 3 per cent. coupon bonds	25,712 50	26,000 00	
New York city 2½ per cent. con. stock	102,325 34	93,000 00	
New York city 3½ per cent. bonds	11,087 50	10,800 00	
Brooklyn city 3 per cent. bonds	14,400 00	14,700 00	
Brooklyn city 3½ per cent. bonds	51,847 50	52,500 00	
Western Union Tel. Co. stock	25,187 50	27,200 00	
N. Y., Lack. & W. R. R. Co. stock	11,400 00	12,850 00	
Great Northern Ry. pref. stock	30,600 00	37,500 00	
Penn. R. R. Co. stock	26,418 75	26,418 75	
Total (carried out at book value)	$417,972 84	$414,718 75	$417,972 84
Cash in Company's office, $709.91; in bank, $47,362.43; total			48,072 34
Agents' debit balances, secured			1,208 69
Total net ledger assets, as per balance			**$469,078 15**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	3,455 88

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity	$7,744 54	$422 20	$7,322 34	
Total net, not over three months due				7,322 34
Gross Assets				**$479,856 37**

Items not Admitted.

Depreciation from book value of above ledger assets to bring same to market value	3,254 09
Total admitted Assets	**$476,602 28**

V. NON-LEDGER LIABILITIES.

Fidelity claims in process of adjustment	$20,000 00	
Known or estimated, proofs not filed	2,463 19	
Resisted by Company on its own account (not outlawed)	9,028 70	
Aggregate and unpaid claims and expenses		$31,491 89

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Fidelity	$89,511 27	$44,755 64	
Total one year or less			$44,755 64

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Fidelity	$3,044 50	$1,912 72	
Total more than one year			1,912 72
Total unearned premiums, as computed above			46,668 36

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	$625 00
For reinsurance	350 33
Total amount of all liabilities	**$79,135 58**
Joint-stock capital actually paid up in cash	**250,000 00**
Surplus beyond capital and other liabilities	**147,466 70**
Total	**$476,602 28**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31 preceding year	$24,957,494 00	$110,001 64
Written or renewed during the year	32,025,198 00	124,685 08
Totals	$56,982,692 00	$234,686 72
Deduct expirations and cancellations	30,262,790 00	126,205 04
Balance	$26,719,902 00	$108,481 68
Deduct reinsured policies	3,913,300 00	15,925 91
Net in force December 31, 1899	$22,806,602 00	$92,555 77

Answers to General Interrogatories.

Losses incurred during the year	$26,914 05
Total amount of the Company's stock owned by the directors, at par value	37,700 00

Business in the State of New York during the year.

Fidelity risks written	$18,343,123 00
Premiums received	62,602 39
Losses paid	12,819 14
Losses incurred	16,847 84
Amount at risk at end of year	14,876,738 00

Casualty Insurance Companies of Other States and Countries.

Abstracts Compiled from the Annual Statements of Casualty Insurance Companies of Other States and Countries Authorized to Transact Business in this State, Showing Their Condition on the 31st Day of December, 1899.

ÆTNA INDEMNITY COMPANY.

HARTFORD, CONN.

[Organized March 15, 1897; commenced business May, 1897.]

ROBERT A. GRIFFING, President. E. S. PEGRAM, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

	Fidelity and surety.	Plate glass.	
Entire premiums collected during the year.	$74,677 54	$33,736 48	
Deduct reinsurance, abatement, rebate and return premiums	6,215 08	959 49	
	$68,462 46	$32,776 99	
Net cash actually received for premiums			$101,239 45
Interest on bonds and dividends on stock			9,097 67
Interest upon other debts due the Company and on deposits in bank			229 08
Profit on sale or maturity of ledger assets during the year over book values			1,593 75
Total Income during the year			$112,159 95
Balance of net or ledger assets December 31, 1898			*278,907 59
Total			$391,067 54

III. DISBURSEMENTS DURING 1899.

	Fidelity and surety.	Plate glass.	
Gross amount paid for claims	$16,119 75	$15,719 08	
Deduct reinsurance, salvages and recoveries on losses previously paid	6,183 83	103 61	
	$9,935 92	$15,615 47	
Net paid policyholders			$25,551 39
Commission or brokerage to agents, less received on reinsurance			24,775 55
Salaries, traveling and all expenses of agents and agencies not on commission account			22,516 99
Salaries and all other compensation of officers, $8,000; and home office employes, $3,748.78; total			11,748 78
Taxes on premiums, $714.01; Insurance Department fees and agents' licenses, $1,067.37; total			1,781 38
Rent			3,829 98
Legal expenses			1,095 50
Furniture and fixtures, $410.85; advertising, $211; printing and stationery, $950.20; total			1,572 05
All other items, viz.: Home office sundries, $1,035.03; postage, $1,018.62; traveling, $528.50; internal revenue, $808.33; stockholders' tax, $165; total			3,555 48
(*Total miscellaneous expenses*.....$70,875.71)			
Total Disbursements			$96,427 10
Balance			$294,640 44

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States Government bonds (reg.)	$22,400 00	$22,550 00	
State of Mass. grade crossing loan reg. bds.	26,843 75	27,500 00	
City of Boston, Mass., rapid transit loan reg. bonds	25,875 00	27,312 50	
Town of Bristol, Conn., funding bonds, 2d series	10,800 00	11,450 00	
Town of Wallingford, Conn., Central Dist. school bonds	9,607 50	10,305 00	
City of Hartford, Conn., First Dist. school bonds	8,380 00	8,640 00	
City of Hartford, Conn., South Dist. school bonds	1,047 50	1,080 00	
Town of Huntington, Conn., gold funding bonds	2,138 00	2,235 00	
Borough of Wallingford, Conn., municipal bonds	26,562 50	26,562 50	
City of Waterbury, Conn., funding bonds	10,500 00	10,500 00	
City of Waterbury, Conn., funding bonds	10,487 50	10,487 50	
City of N. Y. con. stk. additional water stk.	31,987 50	31,987 50	
City of New Britain, Conn., sewer fund bds.	32,100 00	32,100 00	
Chic., Mil. & St. Paul R. R. (Dubuque Div.) 1st mtg. bonds	6,212 50	6,650 00	
Central R. R. of N. J., reg. gen. mtg. bds.	5,525 00	6,000 00	
Penn., N. Y. Can. & R. R. Co. con. mtg. bonds	5,000 00	5,025 00	
N. Y. & Hudson R. R. R. Co., Lake Shore collat. trust bonds	4,825 00	4,850 00	
Union Pacific R. R. Co. 1st mtg. gold bds.	9,750 00	10,250 00	
Lynn & Boston R. R. Co. 1st mtg. gold bds.	5,287 50	5,675 00	
Cleveland, Cin. & St. Louis R. R. gen. gold bonds	4,681 25	4,700 00	
Southern Pacific R. R. of California 1st con. gold coupon bonds	5,325 00	5,325 00	
Minneapolis & St. Louis R. R. 1st mtg. refunding gold coupon bonds	4,875 00	4,750 00	
Illinois Central R. R. Co. stock	10,050 00	11,225 00	
Total (carried out at book value)	$280,260 50	$287,160 00	
			$280,260 50
Cash in bank			14,379 94
Total net ledger assets, as per balance			$294,640 44

NON-LEDGER ASSETS.

Interest due and accrued on:		
Bonds and stocks owned	$2,446 70	
Other assets	33 33	
Total outstanding interest		2,480 03
Market value of bonds and stocks over book value		6,899 50
Total admitted Assets		$304,019 97

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment	$654 46

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.
Fidelity and surety	$67,773 98	$33,886 99
Plate glass	28,922 24	14,461 12

Total unearned premiums, as computed above	48,348 11
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	350 00
Total amount of all liabilities	$49,352 57
Joint-stock capital actually paid up in cash	250,000 00
Surplus beyond capital and other liabilities	4,667 40
Total	$304,019 97

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31 preceding year	$4,820,460 00	$37,361 53
Written or renewed during the year	8,210,050 00	50,892 07
Total	$13,030,510 00	$88,253 60
Deduct expirations and cancellations	5,825,960 00	41,327 57
Balance	$7,204,550 00	$46,926 03
Deduct reinsured policies	364,000 00	1,183 00
Net in force December 31, 1899	$6,840,550 00	$45,743 03

Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$4,268,147 72	$15,572 59
Written or renewed during the year	6,839,640 83	24,006 40
Total	$11,107,788 55	$39,578 99
Deduct expirations and cancellations	5,071,350 72	17,277 30
Balance	$6,036,437 83	$22,301 69
Deduct reinsured policies	69,000 00	270 74
Net in force December 31, 1899	$5,967,437 83	$22,030 95

Plate Glass Department:	Risks.	Premiums.
In force December 31 preceding year	$577,661 92	$10,133 02
Written or renewed during the year	1,906,418 86	33,736 48
Total	$2,484,080 78	$43,869 50
Deduct expirations and cancellations	923,119 54	14,947 26
Net in force December 31, 1899	$1,560,961 24	$28,922 24

Answers to General Interrogatories.

Losses incurred during the year	$26,205 85
Total amount of the Company's stock owned by the directors at par value	48,000 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Fidelity	$1,429,360 00	$5,034 19	$398 34	$398 34	$1,429,360 00
Surety	1,795,162 90	5,583 13	2,869 10	2,869 10	1,795,162 90
Plate glass	519,991 11	10,490 81	5,349 63	5,349 63	519,991 11
Aggregate	$3,744,514 01	$21,108 13	$8,617 07	$8,617 07	$3,744,514 01

AMERICAN BONDING AND TRUST COMPANY.

BALTIMORE, MD.

[Organized April 6, 1894; commenced business January 16, 1895.]

JAMES BOND, President. SAMUEL H. SHRIVER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$321,931 01	
Deduct reinsurance, abatement, rebate and return premiums	35,459 31	
Net cash actually received for premiums		$286,471 70
Interest on loans on mortgages of real estate		5,771 18
Interest on collateral loans		13,809 95
Interest on bonds and dividends on stock		32,827 40
Profit on sale or maturity of ledger assets during the year over book values		8,975 16
Exchange fees		3 05
Income from all other sources, viz.: Trust income, commissions, etc.		22,459 84
Total Income during the year		**$370,318 28**
Balance of net or ledger assets December 31, 1898 (plus $800,000 increase in capital and surplus)		1,443,343 54
Total		**$1,813,661 82**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$87,230 60	
Deduct reinsurances, salvages and recoveries on losses previously paid	14,577 99	
Net paid policyholders		$72,652 61
Stockholders for interest or dividend (amount declared during the year, $30,000)		30,000 00
Commission or brokerage to agents, less received on reinsurance		50,443 27
Salaries, traveling and all expenses of agents and agencies not on commission account		32,055 56
Inspections		53 50
Salaries and all other compensation of officers and home office employes		33,138 90
Taxes on premiums, $5,037.42; taxes on property, $6,471.37; Insurance Department fees and agents' licenses, $6,942.71; municipal licenses, $75.81; total		18,527 31
Rent		7,000 00
Legal expenses		4,455 40
Furniture and fixtures, $2,509.78; advertising, $12,318.46; printing and stationery, $7,915.89; total		22,744 13
All other items		22,986 90
(*Total miscellaneous expenses* $217,637.84)		
Total Disbursements		**$294,057 58**
Balance		**$1,519,604 24**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$26,909 91
Mortgage loans on real estate	147,557 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Maryland Trust Co. of Baltimore	$2,500 00	$6,475 00	$12,935 00
Philadelphia Co., Phila., Pa.	40,000 00	18,000 00	
American Bond & Mortgage Guaranty Co. of N. Y.	5,000 00	8,000 00	5,500 00
Continental Trust Co. of Baltimore	9,750 00	10,725 00	5,700 00
Old Line Real Estate & Trust Co. of Baltimore	5,000 00	6,000 00	
Maryland Tel. & Teleg. Co. of Baltimore	5,000 00	5,000 00	
United Ry. & Elec. Co. of Baltimore scrip	53 71	8 00	
United Ry. & Elec. Co. of Baltimore	5,600 00	1,792 00	21,690 81
Baltimore Boot & Shoe Co. of Baltimore	4,900 00	4,900 00	
United Ry. & Elec. Co. of Baltimore 4 per cent. income bonds	10,000 00	9,700 00	
Philadelphia Co. of Phila., Pa.	25,838 00	11,627 10	
Maryland Trust Co. of Baltimore	2,500 00	6,250 00	16,133 75
City & Suburban Ry. Co. of Baltimore 6 per cent bonds.	6,000 00	6,960 00	
Broadway & Locust Point ferry, Baltimore	1,500 00	1,500 00	8,000 00
Broadway & Locust Point ferry, Baltimore	1,600 00	1,600 00	
City of Manchester, Va., 5 per cent. bonds	500 00	525 00	500 00
Citizens' Trust & Deposit Co. of Baltimore	7,500 00	8,700 00	9,000 00
Guardian Trust & Deposit Co. of Baltimore	5,000 00	5,650 00	
International Mining Co. 1st mtg. gold bonds	400 00	400 00	
International Mining Co.	2,000 00	2,000 00	2,250 00
Sudbrook Co. of Baltimore county, Md.	3,000 00	3,000 00	
Stevenson Co. of Baltimore city 5 per cent. bonds	500 00	500 00	400 00
Maryland Trust Co. of Baltimore	10,000 00	23,900 00	
Cons. Gas. Co. of Baltimore	30,000 00	15,900 00	
American Bonding & Trust Co. of Baltimore	3,750 00	*6,900 00	
Citizens' Trust & Deposit Co. of Baltimore	2,000 00	3,320 00	
Maryland Trust Co. of Baltimore	30,000 00	71,700 00	
American Bonding & Trust Co. of Baltimore	3,750 00	*6,900 00	127,000 00
Guardian Trust & Deposit Co. of Baltimore	2,500 00	2,825 00	
American Bonding & Trust Co. of Baltimore	500 00	*920 00	
Citizens' Trust & Deposit Co. of Baltimore	500 00	580 00	
Guardian Trust & Deposit Co. of Baltimore	2,500 00	2,825 00	
City of Wilmington, N. C., 6 per cent. bonds	500 00	530 00	
Third Nat. Bank of Baltimore.	900 00	900 00	
Continental Trust Co. of Baltimore	1,500 00	1,670 00	3,400 00
Citizens' Trust & Deposit Co. of Baltimore	1,000 00	1,160 00	

* See foot-note, page 366.

	Par value.	Market value.	Amount loaned.
Georgia & Ala. pfd. stock....	$17,500 00	$9,100 00	
Standard Rope & Twine Co. 6 per cent. bonds.....	1,000 00	800 00	
Old Line Real Estate & Trust Co. stock	1,250 00	1,500 00	
Realty Trust Co. of Maryland stock	500 00	500 00	$12,475 00
Alabama Steel & Ship Building Co. bond.....	1,000 00	1,000 00	
Lake Drummond Canal & Water Co. bond.....	1,000 00	900 00	
Amer. Bonding & Trust Co. of Baltimore stock.....	2,500 00	*4,600 00	4,000 00
Merchants' National Bank of Baltimore stock.....	4,600 00	6,900 00	
Nat. Bank of Baltimore stk..	4,000 00	4,760 00	
National Howard Bank of Baltimore stock	8,900 00	9,790 00	2,500 00
National Mechanics' Bank of Baltimore stock	440 00	1,188 00	
Georgia & Alabama pfd. stk.	15,000 00	7,800 00	
Richmond Trust Co., Richmond, Va., stock.....	17,500 00	18,375 00	21,000 00
Maryland Brewing Co. 6 per cent. bonds.....	2,000 00	1,780 00	
Maryland Brewing Co. pfd. stock	3,000 00	1,200 00	2,500 00
Maryland Brewing Co. com. stock	3,000 00	600 00	
Maryland Trust Co. of Baltimore stock.....	5,000 00	11,950 00	
Mercantile Trust & Deposit Co. of Baltimore stock.....	2,000 00	4,800 00	10,326 25
Maryland Telephone Syndicate, underwriters' interest.	2,500 00	2,500 00	2,500 00
American Bonding & Trust Co. of Baltimore stock.....	1,250 00	*2,300 00	2,000 00
American Ice Co. pref. stock.	5,000 00	3,637 50	2,000 00
Old Line Real Estate & Trust Co. of Baltimore stock.....	7,500 00	9,000 00	7,500 00
Maryland Trust Co. of Baltimore stock	2,500 00	5,975 00	
Merchants & Farmers' Nat. Bank, Portsmouth, Va., stk..	1,000 00	1,000 00	6,500 00
First Mtg. 5 p. c. gold bonds, Stevenson Co. (underwritten)	17,000 00	17,000 00	8,000 00
Continental Trust Co. of Baltimore stock.....	7,500 00	8,350 00	
American Enamel Co. pref. stock	10,000 00	8,000 00	40,000 00
Baltimore Trust & Guar. Co. of Baltimore stock.....	5,000 00	17,000 00	
Knoxville Traction Co. stk....	25,000 00	10,500 00	
Town of Oxford 6 p. c. bds..	3,000 00	3,000 00	447 33
Baltimore City Cold Storage & Warehouse Co. stock.....	4,500 00	5,625 00	4,000 00
Guardian Trust & Deposit Co. of Baltimore stock.....	2,300 00	2,599 00	
Old Line Real Estate & Trust Co. of Baltimore stock.....	5,000 00	6,000 00	6,000 00
First lien on all property of the Columbian Iron Works & Dry Dock Co. of Baltimore city, secured by receiver's certificate	200,000 00	200,000 00	5,000 00
United Ry. & Elec. Co. 4 per cent. gold bonds.....	250,000 00	242,500 00	200,000 00
Total amounts	$872,781 71	$891,871 60	$549,258 14
			$549,258 14

*Under date of January 18, 1900, the officers of the Company have notified this Department that all loans made on stock of the American Bonding and Trust Company, as collateral, have been required to be paid.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States 4 per cent. bonds	$120,967 50	$134,000 00	
United States 2 per cent. bonds	31,185 00	32,800 00	
United States 3 per cent. bonds	52,640 02	55,125 00	
City of Baltimore stock	301,571 75	320,146 25	
City of Richmond, Va., 4 per cent. bonds	24,606 11	26,250 00	
County of Norfolk, Va., 5 per cent. bonds	26,517 12	27,000 00	
City of Norfolk, Va., 5 per cent. bonds	11,085 27	11,000 00	
City of Cumberland, Md., 4 per cent. bonds	9,200 67	9,000 00	
City of Manchester, Va., 5 per cent. bonds	2,050 00	2,000 00	
Town of Snow Hill, Md., 6 per cent. bonds	20,108 20	20,000 00	
Randolph-Macon College 5 per ct. bonds	20,000 00	20,000 00	
Anacostia & Potomac Ry., Wash., D. C., 5 per cent. bonds	15,375 00	15,262 50	
United Ry. & Elec. Co. 4 per cent. bonds	50,750 00	48,000 00	
Balt. & Ohio Southwestern 3½ per cent. bds.	10,000 00	9,000 00	
Total (carried out at book value)	$696,056 64	$729,583 75	$696,056 64
Cash in Company's office, $2,811.62; in bank, $91,665.24; total			94,476 86
All other items, viz.: Accounts receivable (secured)			5,345 69
Total			$1,519,604 24

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	3,472 68
Total net ledger assets	**$1,516,131 56**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$2,321 11	
Bonds and stocks owned	10,556 59	
Collateral loans	3,202 31	
Total outstanding interest		16,080 01
Furniture and fixtures		1 00
Market value of bonds and stocks over book value		33,527 11

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity and surety	$54,179 68	$9,432 24	$44,747 44	
Total net, not over three months due				44,747 44
Gross Assets				**$1,610,487 12**

Item not Admitted.

Furniture and fixtures	1 00
Total admitted Assets	**$1,610,486 12**

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment	$2,622 14

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.
Fidelity and surety	$313,757 58	$156,878 79

Total unearned premiums, as computed above	156,878 79
All other liabilities, viz.: Collateral deposits	24,294 58
Total amount of all liabilities	**$183,795 51**
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	426,690 61
Total	**$1,610,486 12**

VI. MISCELLANEOUS.

Risks and Premiums.

Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$50,661,835 72	$229,178 95
Written or renewed during the year	67,887,755 21	333,620 58
Total	$118,549,590 93	$562,799 53
Deduct expirations and cancellations	47,631,698 44	231,625 65
Balance	$70,917,892 49	$331,173 88
Deduct reinsured policies		17,416 30
Net in force December 31, 1899	$70,917,892 49	$313,757 58

Answers to General Interrogatories.

Losses incurred during the year		$42,652 61
Total amount of the Company's stock owned by the directors, at par value		240,150 00
Total amount loaned to directors		205,590 81
Loaned to stockholders not officers		28,801 25
Amounts deposited in various States for the protection of the policyholders:		
Ohio	$32,800 00	
Virginia	26,250 00	

Business in the State of New York during the year.

Surety risks written	$12,234,976 18
Premiums received	53,411 39
Losses paid	4,701 92
Losses incurred	6,044 44
Amount at risk at end of year	11,832,337 83

CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY (THE).

PHILADELPHIA, PA.

[Organized June 4, 1886; commenced business June 4, 1886.]

CHARLES M. SWAIN, President. JAMES F. LYND, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$224,634 63	
Deduct reinsurance, abatement, rebate and return premiums	34,926 46	
Net cash actually received for premiums		$189,708 22
Rents		12,165 43
Interest on loans on mortgages of real estate		7,978 84
Interest on collateral loans		65,090 57
Interest on bonds and dividends on stock		12,360 37
Interest upon other debts due the Company and on deposits in bank		10,017 21
Profit on sale or maturity of ledger assets during the year over book values		3,789 00
Income from all other sources, viz.: Safe deposit boxes, $3,058.75; commissions, $3,380.55; registry, $1,165.30; total.		7,604 60
Total Income during the year		**$308,714 24**
Balance of net ledger assets December 31, 1898 (less $5,597.19 decrease in deposits)		**2,851,080 22**
Total		**$3,159,794 46**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for surety claims	$73,016 23	
Deduct reinsurances, salvages and recoveries on losses previously paid	17,344 45	
Net paid policyholders		$55,671 78
Stockholders for interest or dividend (amount declared during the year, $30,000)		29,985 00
Commission or brokerage to agents, less received on reinsurance		10,798 87
Salaries, traveling and all expenses of agents and agencies not on commission account		59,541 39
Interest paid depositors		53,374 91
Salaries and all other compensation of officers, $17,000; and home office employes, $42,857.90; total		59,857 90
Taxes on premiums, $2,396.34; taxes on property, $4,805; Insurance Department fees and agents' licenses, $2,861.60; municipal licenses, $252.95; taxes on franchise, $3,497.39; revenue tax and stamps, $2,829.88; total		16,643 16

Legal expenses, $6,883.06; real estate repairs and general expenses (other than taxes), $14,925.16; total		$21,808 22
Advertising, $2,244.92; printing and stationery, $4,357.99; total		6,602 91
Losses on ledger assets actually sold or matured, under book value		489 00
All other items, viz.: Profit and loss		607 24
(*Total miscellaneous expenses* $259,708.60)		
Total Disbursements		$315,380 38
Balance		$2,844,414 08

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$520,579 83
Mortgage loans on real estate	110,500 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Merchants' National Bank stk.	$25,000 00	$25,000 00	$5,000 00
Camden Horse R. R. stock	12,500 00	37,500 00	
Philadelphia, Gtn. & Norristown R. R. stock	1,250 00	3,775 00	400 00
Commonwealth Trust Co. stock	3,750 00	10,050 00	
Lehigh Valley R. R. stock	5,000 00	2,500 00	
Fairmount Pk. Trans. Co. stk.	5,000 00	2,300 00	
Reading R. R. com. stock	5,000 00	900 00	20,000 00
Choc. O. & G. R. R. com. stk.	5,000 00	3,400 00	
Pressed Steel Car Co. pfd. stk.	3,700 00	3,182 00	
Phila. Elec. 4 per cent. bonds	3,500 00	2,310 00	
Lehigh Valley R. R. stock	25,000 00	12,500 00	6,051 00
Equitable Trust Co., Wilmington, Del., stock	1,000 00	1,000 00	
Cambria Iron Co. stock	2,500 00	2,200 00	
Union Traction Co. stock	50,000 00	37,000 00	30,670 00
United Security Trust Co. 5 per cent. bonds	1,500 00	1,500 00	
No. Penn. R. R. 4 per ct. bds	3,000 00	3,510 00	
Consolidated Traction of N. J. 5 per cent. bonds	1,000 00	1,070 00	850 00
Phila. Traction Co stock	550 00	1,056 00	600 00
Fourth St. Nat. Bank stock	10,000 00	17,300 00	10,000 00
Lehigh Val. 4½ per cent. bds.	1,000 00	990 00	1,100 00
Wabash R. R. 2d 5 per ct. bds.	1,000 00	990 00	
P. & N. Y. Canal 4 p. c. bds.	1,000 00	940 00	500 00
Electric Vehicle com. stock	10,000 00	7,000 00	
Marsden Co. pref. stock	3,500 00	2,030 00	
Elec. Co. of America stock	5,000 00	1,300 00	
Warwick Steel Co. stock	1,000 00	1,000 00	
Chic. Union Trac. Co. pfd. stk.	2,500 00	1,900 00	21,500 00
Phil. Electric Co. stock	12,500 00	3,000 00	
Indianapolis St. Ry. 4 p. c. bds.	1,000 00	790 00	
New England Gas and Coke 5 per cent. bonds	2,000 00	1,300 00	
Edison Elec. Tst. 5 p. c. bds.	2,600 00	2,860 00	
Asphalt Co. of Am. 5 p. c. b.	11,000 00	9,240 00	
United Gas Imp. Co. stock	1,100 00	3,432 00	1,785 31
United Gas Co. stock	850 00	2,652 00	2,600 00
New England Gas and Coke 5 per cent. bonds	1,000 00	650 00	
Electric Co. of America stk.	2,500 00	650 00	1,000 00
New England Gas Coke 5 per cent. bonds	1,000 00	650 00	
U. S. Gov. 4 per cent. bonds	100 00	114 00	100 00
U. S. Gov. 4 per cent. bonds	50 00	57 00	50 00
Interna. Nav. 4 per cent. bds.	1,000 00	1,000 00	200 00
Girard Fire Ins. Co. bonds	300 00	1,464 00	
Philadelphia Nat. Bank stock	800 00	1,680 00	3,000 00
Westmoreland Coal Co. stock	1,050 00	1,050 00	
Electric Protection Co. stock	249 00	249 00	185 00
Commonwealth Trust Co. st.	2,000 00	5,360 00	4,400 00
Penn. R. R. Co. stock	5,000 00	6,500 00	5,000 00

	Par value.	Market value.	Amount loaned.
Electric Co. of America stock.	$5,000 00	$1,300 00	
Chic. Un. Trac. Co. com. stk.	10,000 00	2,800 00	
Reading R. R. 2d pref. stock.	5,000 00	1,400 00	
Cambria Steel Co. stock.....	7,500 00	3,150 00	
Consol. Trac. of Pbg. c. stk..	7,500 00	4,200 00	
Reading R. R. 1st pref. stk..	5,000 00	5,200 00	$25,000 00
Phila. Elec. 5 per cent. bonds	1,000 00	930 00	
United Trac. of Pitts. 5 p. c. b.	2,000 00	2,100 00	
Harrison Bros. & Co. 5 p. c. b.	2,000 00	1,800 00	
Kansas City Gas 5 per ct. bds.	3,000 00	2,700 00	
Asphalt Co. of Amer. 5 p. c. b.	8,000 00	6,800 00	
Chic. Pass. Con. 5 p. c. bds..	7,000 00	7,350 00	21,000 00
Cicero & Proviso 5 per ct. bds.	13,000 00	18,900 00	
Union Tract. of Chic. c. stock	75,000 00	21,000 00	120,000 00
Union Trac. of Chic. pref. stk.	150,000 00	114,000 00	
Union Trac. of Chic. com. stk.	15,000 00	4,200 00	
Union Trac. of Chic. pref. stk.	30,000 00	22,800 00	50,000 00
West Chic. St. Ry. stock.....	25,000 00	27,500 00	
Chic. Union Trac. Co. c. stk.	10,000 00	2,800 00	
Chic. Union Trac. Co. pref stk.	15,000 00	11,400 00	25,000 00
West Chic. St. R. R. stock....	12,500 00	13,750 00	
North Chic. St. R. R. stock..	12,500 00	28,125 00	
Chic. Union Trac. com. stock	30,000 00	8,400 00	
Chic. Union Trac. pref. stock	105,000 00	79,800 00	100,000 00
West Chicago 5 per cent bonds	8,000 00	8,400 00	
Chicago Pass. 5 per cent. bds.	16,000 00	16,800 00	
No. Chic. deb. 6 per cent. bds.	22,000 00	22,000 00	
Equitable Trust Co., Phil., stk.	1,000 00	2,060 00	
Welsbach Light stock.....	300 00	2,760 00	
Amer. Steel & Wire com. stk.	10,000 00	4,800 00	
Bethlehem Steel Co. stock....	5,000 00	1,800 00	
Fairmount Pk. Trans. Co. stk.	5,000 00	2,300 00	
Invest. Co. of Philadelphia stk.	11,800 00	11,800 00	
Cons. Trac. of Pittsburg c. s..	10,000 00	5,600 00	
Pennsylvania Steel com. stk..	20,000 00	15,400 00	50,000 00
Reading R. R. com. stock....	12,500 00	2,250 00	
Electric Co. of America stock	35,000 00	9,100 00	
Consumers Brew. Co. 6 p. c. b.	1,000 00	800 00	
N. Eng. Gas. & Coke 5 p. c. b.	2,000 00	1,300 00	
Harrison Bros. & Co. 5 p. c. b.	3,000 00	2,700 00	
Phila. Electric 4 per cent. bds.	6,500 00	4,290 00	
Equitable Life Ins. Co. policy	450 00	99 90	95 00
Germantown Pass. Ry. Co. stk.	2,500 00	7,550 00	5,000 00
Electric Protection Co. stock..	4,150 00	4,150 00	2,000 00
Elec. & Peo. Pass. 4 p. c. bds.	1,000 00	980 00	690 00
First Nat. Bank of Williamsport stock	7,000 00	7,000 00	3,000 00
Phila. Elec. 5 per cent. bonds	1,000 00	980 00	600 00
Electric Co. of America stock	5,000 00	1,300 00	1,961 90
Phila. Elec. Co. 5. p cent. bds.	2,400 00	2,352 00	
Commonwealth Trac. Co. stock	750 00	2,010 00	1,500 00
American News Co. stock.....	50,000 00	50,000 00	25,000 00
Wilkesbarre & Suburban Ry. 5 per cent. bonds.....	500 00	500 00	250 00
Union Pass. Ry. 5 per ct. bds..	500 00	500 00	150 00
United Gas Imp. Co. stock....	1,250 00	3,900 00	2,750 00
Union Traction Co. stock.....	2,500 00	1,850 00	1,900 00
Upper Dublin Towns. 5 p. c. b.	500 00	500 00	
Penn. Steel Co. pref. stock...	400 00	392 00	2,000 00
Union Traction Co. stock....	2,500 00	1,850 00	
Elec. Co. of America stock...	500 00	130 00	800 00
Asphalt Co. 5 per cent. bonds	1,000 00	840 00	
Union Traction Co. stock....	1,250 00	925 00	
Phila. Electric Co. stock.....	825 00	198 00	1,900 00
Electric Co. of America stock	5,000 00	1,300 00	
Phila. Elec. Co. 4 per cent. bds.	1,750	1,155 00	
Schomacker Piano Co. 6 p.c. b.	10,000 00	10,000 00	5,000 00
Pacific Mail stock.....	500 00	450 00	
Phil. Electric Co. stock.....	400 00	96 00	
Norfolk & Western com. stk.	2,000 00	480 00	
West N. Y. & Penn. R. R. stk.	1,500 00	150 00	
Lehigh Valley R. R. stock....	1,500 00	750 00	
Southern Ry. com. stock.....	5,000 00	550 00	
Philadelphia Co. stock.....	3,750 00	2,625 00	
Choc. O. & G. R. R. com. stk.	5,100 00	3,468 00	
Union Traction Co. stock....	7,250 00	5,365 00	
Reading 1st, pref. stock.....	11,000 00	5,720 00	
Reading Ry. com. stock.....	12,000 00	2,160 00	
Cambria Steel stock.....	14,750 00	6,195 00	80,000 00
Phila. Traction Co. stock.....	30,000 00	57,600 00	
Phila. Electric 4 per cent. bds.	875 00	577 00	
Penn. Steel Co. 6 per ct. bds.	1,000 00	920 00	

	Par value.	Market value.	Amount loaned.
Lehigh Valley Coal 5 p. c. bds	$1,000 00	$1,000 00	
Bergner & Engel 6 per ct. bds.	1,000 00	1,090 00	
Reading Gen. 4 per cent. bds..	3,000 00	2,520 00	
Elec. & People's 4 per ct. bds.	4,000 00	3,920 00	
Atchison Adg. 4 per cent. bds.	4,000 00	3,160 00	
Asphalt Co. 5 per cent. bonds	5,000 00	4,200 00	
St. Louis & San Francisco 4 per cent. bonds	2,000 00	1,600 00	
Electric Protection Co. stock.	830 00	830 00	$500 00
Ninth National Bank stock..	1,000 00	1,430 00	1,300 00
Insurance Co. of America stk.	300 00	1,150 00	
Union Trust Co. stock	2,500 00	2,450 00	
Philadelphia Traction stock..	3,500 00	6,720 00	
Mechanics' Ins. Co. stock....	2,500 00	3,600 00	28,000 00
Camden Horse R. R. stock..	5,000 00	15,000 00	
Con. Traction of N. J. 5 per cent bonds	5,000 00	5,350 00	
Pittsburg, Ft. Wayne & Chicago 7 per cent. bonds	1,000 00	1,400 00	1,000 00
Lehigh Valley R. R. stock....	1,150 00	575 00	400 00
United Gas Imp. Co. stock...	50 00	156 00	1,300 00
Mergenthaler Lineo. Co. stk.	800 00	1,552 00	
Met. Traction Co. stock	50,000 00	87,500 00	
Asphalt Co. stock	25,000 00	6,500 00	80,000 00
Con. Trac. of Pittsg. com stk.	25,000 00	14,000 00	
Con. Trac. of Pittsg. pfd. stk.	50,000 00	62,000 00	50,000 00
Philadelphia Traction Co. stk.	30,000 00	57,600 00	45,000 00
Metropolitan Traction stock..	10,000 00	17,500 00	
Asphalt Co. stock	50,000 00	13,000 00	25,000 00
People's Pass. Ry. 5 p. c. stk.	2,000 00	2,000 00	1,600 00
Commonwealth Trust Co. stk.	2,500 00	6,700 00	5,000 00
Asphalt Co. 5 per cent stock.	7,000 00	5,880 00	
Phila. Electric 5 per cent stk.	53,000 00	51,940 00	45,000 00
Lehigh Valley stock	5,000 00	2,500 00	
Reading com. stock	50,000 00	9,000 00	10,000 00
Penn. Steel pfd. stock	1,600 00	1,568 00	
Phila. Mtg. Trust Co. stock.	2,000 00	900 00	
Southwest. Nat. Bank stock.	2,200 00	1,980 00	7,000 00
Lumbermen's Ins. Co. stock.	3,500 00	6,700 00	
Guardian Trust Co. stock....	1,200 00	1,200 00	
Guarantee Trust Co. stock..	2,000 00	3,700 00	
Finance Co. pfd. stock	2,000 00	2,400 00	15,500 00
Phila. Electric 5 p. c. bonds..	7,000 00	6,860 00	
Guarantee Trust Co. stock..	1,000 00	1,850 00	
Con. Trac. Pitts. pfd. stock.	5,700 00	7,068 00	
Manfrs. Club 5 per cent bds.	500 00	450 00	12,000 00
Phila. Elec. Trust 5 p. c. bds.	8,200 00	8,036 00	
Metropolitan Tract. ctock....	2,500 00	4,375 00	5,000 00
Bergner & Engle pfd. stock.	2,000 00	1,820 00	
United Gas Imp. Co. stock..	2,500 00	7,800 00	6,000 00
Ft. Worth & Rio Grande 5 per cent. bonds	5,000 00	4,000 00	4,500 00
Commonwealth Trust Co. stk.	3,750 00	10,050 00	
Union Traction Co. stock.....	10,000 00	7,400 00	12,500 00
Southern Ry. com. stock.....	19,500 00	2,145 00	
Baltimore Con. Tract. stock.	800 00	368 00	1,725 00
Equitable Trust Co. stock.....	3,300 00	6,798 00	2,000 00
Western N. Y. & Penn. 3 & 4 per cent. bonds	1,000 00	630 00	400 00
West. N. Y. & Penn. 3 and 4 per cent. bonds	2,000 00	1,360 00	900 00
Ohio South. Gen. 4 p. c. bds.	2,000 00	300 00	215 00
West. Union Tel. 7 p. c. bds.	1,000 00	1,000 00	650 00
Phila. Elec. 5 per cent. bds...	2,000 00	1,960 00	1,400 00
United N. J. R. R. stock....	200 00	544 00	
North Penn. R. R. stock.....	250 00	510 00	850 00
Penn. R. R. stock	15,000 00	19,500 00	
Penn. Mfg. Co bonds	5,000 00	2,500 00	21,000 00
Electric Co. of America stk.	25,000 00	6,500 00	
United N. J. & Canal R. R. stock	200 00	544 00	
North Penn. R. R. stock.....	250 00	525 00	800 00
Philadelphia Elec. 5 p. c. bds.	1,000 00	980 00	
Elec. & People's 4 p. c. bds.	4,000 00	3,920 00	4,000 00
New England Mutual Life Policy stock	5,000 00	5,000 00	1,300 00
Pacific Mail stock	1,000 00	900 00	
Atchison com. stock	2,000 00	380 00	1,800 00
St. L. & Southwest. 2d 4 p.c. b.	2,000 00	1,200 00	

	Par value.	Market value.	Amount loaned.
Chicago & Great Western stk	$20,000 00	$2,400 00	
Cambria Iron stock	16,700 00	14,696 00	$81,253 65
Union Traction Co. stock	125,000 00	92,500 00	
Union Traction Co. stock	40,000 00	29,600 00	
Edison E. L. 5 per cent. bds.	800 00	880 00	31,000 00
Union Traction Co. stock	35,000 00	25,900 00	24,677 75
Commonwealth Trust Co. stk.	675 00	1,809 00	1,200 00
Commonwealth Trust Co. stk.	1,750 00	4,690 00	3,600 00
United Tract. of Pittsburg com. stock	100,000 00	28,000 00	20,000 00
Mechanics' Ins. Co. stock	250 00	360 00	250 00
Edison E. L. 5 per cent. bds.	1,000 00	1,100 00	500 00
Reading 2d pfd. stock	7,500 00	1,950 00	
Phila. Electric. Co. stock	9,125 00	2,196 00	20,000 00
Reading 1st pfd. stock	25,000 00	13,000 00	
Reading com. stock	40,000 00	7,200 00	
Singerly Pulp & Paper Co. bonds	5,000 00	1,000 00	1,507 83
Home Purchasing Co. stock.	550 00	330 00	439 50
Avonmore Land Co. stock	2,800 00	14,00	
Edison E. L. 5 per cent. bds.	9,000 00	9,900 00	8,000 00
West. Phila. 6 per cent. bds.	7,000 00	7,700 00	6,700 00
Phila., Wil. & Balt. 4 per cent bonds	20,000 00	22,000 00	17,500 00
Commonwealth Trust Co. stk.	175 00	469 00	300 00
Second National Bank stock	1,500 00	2,025 00	
Minehill & Schuylkill Haven R. R. bonds	2,050 00	2,542 00	2,500 00
Choctaw O. & G., pfd. stock.	2,500 00	2,200 00	1,300 00
Western N. Y. & Pa. Inc. 5 per cent. bonds	9,000 00	2,070 00	750 00
Commonwealth Trust Co. stks	100 00	268 00	
Citizens' St. Ry. (10th & 11th St.) stock	50 00	345 00	500 00
Pa. Elec. Vehicle pfd. stock.	5,000 00	300 00	
Diamond steel stock	3,000 00	1,500 00	3,000 00
Edison E. L. 5 per cent. bds.	2,000 00	2,200 00	
Electric Co. of America stock.	5,000 00	1,300 00	1,000 00
Second & Third Sts. Pass. Ry. stocks	13,600 00	81,600 00	14,000 00
Commw. Trust Co. stocks	500 00	1,340 00	900 00
Penn. R. R. Co. stock	1,500 00	1,950 00	1,200 00
Newark Pass. Ry. 5 p. c. bds.	1,000 00	1,150 00	500 00
American Bell Tel. Co. stk.	2,700 00	9,180 00	5,000 00
Nat'l Steel Co. pfd. stock	20,000 00	18,600 00	14,000 00
Commonwealth Trust Co. stk.	500 00	1,340 00	600 00
Lewisburg Nat'l Bank stock.	2,000 00	2,000 00	1,600 00
Columbian Iron Works, Plant of, stock	100,000 00	100,000 00	27,500 00
Endorsed paper	34,540 00	34,500 00	
Total amounts	$2,396,104 00	$1,984,781 90	$1,370,506 94

$1,370,506 94

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Spring Garden Fire Ins. Co. stock	$8,600 00	$8,575 00
Consolidated Traction of N. J. stock	23,600 00	25,200 00
Consolidated Traction of Pittsburgh stock	25,380 00	24,800 00
West Chicago St. Ry. stock	24,000 00	23,500 00
North Chicago St. Ry. stock	23,925 00	23,700 00
City of Pittsburgh 4 per cent. bonds	20,274 00	21,576 00
City of Erie 4 per cent. bonds	13,650 00	14,170 00
Borough of South Chester 4 per cent. bds.	16,480 00	17,280 00
County of Allegheny 4 per cent. bonds	3,150 00	3,240 00
County of Allegheny 5 per cent. bonds	15,900 00	15,450 00
County of Allegheny 5 per cent. bonds	2,120 00	2,060 00
City of Allegheny 4 per cent. bonds	1,070 00	1,110 00
Borough of Bethlehem 4 per cent. bonds	17,510 00	18,360 00
City of Philadelphia 3½ per cent. bonds	2,180 00	2,200 00
City of Philadelphia 3½ per cent. bonds	59,950 00	60,500 00
Philadelphia & Erie 5 per cent. bonds	8,330 00	8,365 00
Pitts., Cin. & St. Louis R. R. 7 per cent. bds.	15,900 00	15,525 00
Penn., Midland R. R. 6 per cent. bonds	3,000 00	3,000 00
Lehigh Coal & Nav. Co. 7 per cent. bonds	6,400 00	6,350 00

	Book value.	Market value.	
Ogden St. Ry. Co. of Chic. 6 per cent. bds..	$27,787 50	$27,787 00	
Tallahassee Ry. Co. 6 per cent. bonds.....	10 00	10 00	
Edison Electric Light 5 per cent. bonds.....	27,495 00	25,967 00	
Record Publishing Co. 6 per cent. bonds.....	15,450 00	15,450 00	
Philadelphia Electric 5 per cent. bonds.....	24,500 00	24,500 00	
United Security Co. 5 per cent. bonds.....	2,000 00	2,000 00	
Total (carried out at book value).....	$388,661 50	$390,675 00	$388,661 50
Cash in Company's office, $117,243.39; in bank, $248,730.04; total			365,973 43
Due from ledger accounts (secured).....			75,103 30
All other items, viz.: Return premiums on fire insurance policies, $6,390; furniture and fixtures, $6.567.23; overdrafts, $131.85; total			13,089 08
**Total net ledger assets, as per balance.....			$2,844,414 08**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$2,344 42	
Bonds and stocks owned.....	6,193 00	
Collateral loans	22,225 58	
Other assets	607 00	
Rents due and accrued on Company's property or lease.....	377 00	
Commissions	60 00	
Total		31,807 00
Due from other companies for reinsurance on losses paid...		3,636 17
Market value of real estate over book value.....		456 55
Market value of bonds and stocks over book value.....		2,013 50
Revenue stamps, $820; telephone coupons, $310; total.....		1,130 00
Due for renewals not over three months due.....		3,394 30

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity and surety.....	$15,386 50	$294 87	$15,091 63	
Total net, not over three months due.....				15,091 63
**Gross Assets.....				$2,901,943 23**

Items not Admitted.

Furniture, fixtures and safes	6,567 23
**Total admitted Assets.....	$2,895,376 00**

V. NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	In process of adjustment.	Known or estimated; proofs not filed.	Resisted by company on its own account. [Not outlawed.]	
Fidelity and surety..	$229 45	$2,137 71	$4,081 36	*$23,419 23	
Deduct re-insurance due and accrued....	.....	.....	.....	2,795 60	
Net amounts of unpaid claim account	$229 45	$2,135 71	$4,081 36	$20,623 63	
Aggregate and unpaid claims and expenses.....					$27,070 15

*Of this amount $7,380.83 resisted for assured and $12,500 resisted by reinsuring Company.

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Fidelity and surety	$222,401 55	$111,200 78	
Total one year or less			$111,200 75

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Fidelity and surety	$13,582 30	$9,830 19	
Total more than one year			9,830 19
Total unearned premiums, as computed above			$121,030 97
Cash dividends to stockholders remaining unpaid			30 00
Expenses, taxes, bills, accounts, fees, etc., due or accrued			1,000 00
For reinsurance			521 50
All other liabilities, viz.: Due depositors, $2,067,016.96; interest accrued thereon, $12,358; total			2,079,374 96
Total amount of all liabilities			**$2,229,027 58**
Joint-stock capital actually paid up in cash			**500,000 00**
Surplus beyond capital and other liabilities			**166,348 42**
Total			**$2,895,376 00**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31 preceding year	$24,267,713 33	$89,420 90
Written or renewed during the year	19,673,258 33	89,803 43
Total	$43,940,971 66	$179,224 33
Deduct expirations and cancellations	18,080,863 33	86,531 34
Balance	$25,860,108 33	$92,692 99
Deduct reinsured policies	105,000 00	531 25
Net in force December 31, 1899	$25,755,108 33	$92,161 74

Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$31,926,162 82	$151,375 21
Written or renewed during the year	20,903,178 51	124,222 54
Total	$52,829,341 33	$275,597 75
Deduct expirations and cancellations	11,688,529 17	117,582 69
Balance	$41,140,812 16	$158,015 06
Deduct reinsured policies	1,935,550 30	14,192 95
Net in force December 31, 1899	$39,205,261 86	$143,822 11

Answers to General Interrogatories.

Surety losses incurred during the year	$70,294 62
Total amount of the Company's stock owned by the directors, at par value	169,600 00
Total amount loaned to officers and directors	195,830 50
Loaned to stockholders, not officers	165,070 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Fidelity	$2,214,400 00	$7,871 64	$4,009 88	$3,646 41	$2,121,050 00
Surety	12,240,794 95	59,202 38	17,268 76	18,621 90	14,211,553 48
Aggregate	$14,455,194 95	$67,074 02	$21,278 64	$22,268 31	$16,332,603 48

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (Limited). (THE).

LONDON, ENGLAND.

[Organized October, 1880; commenced business April, 1881.]

SAMUEL APPLETON and WALTER TRACY DANA, Managers and Attorneys.

No. 71 Kilby street, Boston, Mass.

I. INCOME DURING 1899.

	Accident.	Employers' liability.	Fidelity and surety.	
Entire premiums collected during the year	$149,683 77	$1,227,301 57	$28,705 81	
Deduct reinsurance, abatement, rebate and return premiums	18,972 39	135,681 92	5,890 80	
	$130,711 38	$1,091,619 65	$22,815 01	
Net cash actually received for premiums				$1,245,146 04
Interest on bonds and dividends on stock				38,695 26
Total Income during the year				**$1,283,841 30**
Balance of net or ledger assets December 31, 1898				972,412 91
Total				**$2,256,254 21**

II. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity	$69,018 23	$604,004 04	$3,041 39	
Gross amount paid for weekly or other periodical indemnity	$51,545 67	.....	.....	
	$120,563 90	$604,004 04	$3,041 39	
Net paid policyholders				$727,609 33
Commission or brokerage to agents, less received on reinsurance				287,658 38
Salaries, traveling and all expenses of agents and agencies not on commission account				11,725 28
Salaries and all other compensation of officers, $17,793.97; and home office employes, $20,608.09; total				38,402 06
Taxes on premiums, $19,881.94; Insurance Department fees and agents' licenses, $4,306.41; municipal licenses, $751.85; war revenue, $6,723.69; total				31,663 89
Rent, etc				19,987 49
Legal expenses				3,936 22
Furniture and fixtures, $3,517.37; advertising, $8,348.28; printing and stationery, $12,856.45; total				24,722 10
All other items, viz.: Postage, telegrams, exchange and express, $10,091.49; bad debts, $374.55; total				10,466 04
(*Total miscellaneous expenses*			$42,856.46)	
Remitted to home office			$60,026 99	
Total Disbursements				**$1,156,170 79**
Balance				**$1,100,083 42**

III. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States registered bonds	$13,171 87	$13,750 00	
United States registered bonds	256,312 50	228,000 00	
United States registered bonds	59,750 00	56,375 00	
Atchison general mortgage bonds	16,602 50	19,000 00	
Baltimore & Ohio R. R. bonds	31,465 00	29,925 00	
Boston & Maine R. R. bonds	15,750 00	18,900 00	
City of Buffalo bonds	52,000 00	50,500 00	
City of Los Angeles bonds	25,961 25	25,750 00	
City of Lynn bonds	54,562 50	55,000 00	
City of Portland, Ore., water loan bonds	67,350 00	69,600 00	
City of Providence, water loan bonds	4,290 00	4,560 00	
City of Springfield, water loan bonds	5,093 75	5,700 00	
Dexter & Piscataquis R. R. bonds	35,525 00	37,100 00	
Eastern R. R. bonds	6,062 50	5,750 00	
Fort St. Un. Dep. Co., Detroit, bonds	25,500 00	27,000 00	
Lowell, Lawrence & Haverhill St. R. R. bds.	20,600 00	21,000 00	
N. Y. Cent. & Hud. River R. R. bonds	25,780 00	27,500 00	
N. Y. Cent. L. S. coll. bonds	28,800 00	28,950 00	
Pennsylvania R. R. bonds	5,600 00	6,350 00	
Phila., Wilmington & Baltimore R. R. bds.	50,375 00	54,000 00	
Portland & Rumford Falls R. R. bonds	24,750 00	27,000 00	
State of Massachusetts bonds	15,825 00	15,900 00	
State of Massachusetts bonds	31,695 00	31,360 00	
Town of Andover bonds	66,150 00	63,600 00	
Town of Canton bonds	5,450 00	5,350 00	
West End St. R. R. bonds	52,000 00	51,000 00	
Total (carried out at market value)	$996,421 87	$979,720 00	
			$979,720 00
Cash in Company's office, $1,800; in bank, $4,981.89			6,781 89
All other items, viz.: Cash deposited with trustees			53,554 54
Total net ledger assets, as per balance			**$1,040,056 43**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	7,140 42

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$30,056 71	$8,249 78	$21,806 93	
Employers' liability	214,732 19	49,018 52	165,713 67	
Fidelity and surety	1,966 54	393 30	1,573 24	
	$246,755 44	$57,661 60	$189,093 84	
Total net, not over three months due				189,093 84
Total admitted Assets				**$1,236,290 69**

IV. NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Resisted by Company on its own account. [Not outlawed.]	Resisted for employers.	
Accident	$12,095 00	$4,920 00	.....	
Employers' liability	41,790 00	1,325 00	$264,955 00	
Fidelity and surety	2,030 00	.....	.....	
Net amounts of unpaid claim account	$55,915 00	$6,245 00	$264,955 00	
Aggregate and unpaid claims and expenses				$327,115 00

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$117,074 34	$58,537 17	
Employers' liability	903,775 41	451,887 70	
Fidelity and surety	21,193 34	10,596 67	
Total one year or less			$521,021 54

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Employers' liability	$37,659 19	$30,297 69	
Total more than one year			30,297 69

Total unearned premiums, as computed above	$551,319 23
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	7,224 47
Total amount of all liabilities	**$885,658 70**

V. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$27,982,715 00	$124,367 62
Written or renewed during the year	34,875,815 00	155,003 62
Total	$62,858,530 00	$279,371 24
Deduct expirations and cancellations	36,516,802 00	162,296 90
Net in force December 31, 1899	$26,341,728 00	$117,074 34

Employers' Liability Department:		
In force December 31 preceding year	$183,504,594 00	$815,575 97
Written or renewed during the year	275,069,131 00	1,222,529 47
Total	$458,573 725 00	$2,038,105 44
Deduct expiration and cancellations	246,750,940 00	1,096,670 84
Net in force December 31, 1899	$211,822,785 00	$941,434 60

Fidelity Department:		
In force December 31 preceding year	$5,554,870 00	$24,688 31
Written or renewed during the year	6,116,995 00	27,186 64
Total	$11,671,865 00	$51,874 95
Deduct expirations and cancellations	6,903,362 00	30,681 61
Net in force December 31, 1899	$4,768,503 00	$21,193 34

Answers to General Interrogatories.

Losses incurred during the year	$755,984 33

Amounts deposited in various States for the protection of policyholders, as follows:

Ohio	$56,375 00
Virginia	13,750 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$1,598,125 00	$7,102 77	$1,941 57	$1,116 57	$1,598,125 00
Employers' liability	31,762,730 00	141,167 68	110,764 51	116,729 51	31,762,730 00
Fidelity	811,525 00	3,606 77	56 00	56 00	811,525 00
Aggregate	$34,172,380 00	$151,877 22	$112,762 08	$117,902 08	$34,172,380 00

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

BALTIMORE, MD.

[Organized February 15, 1890; commenced business June 1, 1890.]

EDWIN WARFIELD, President. HERMAN E. BOSLER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$967,393 93	
Deduct reinsurance, abatement, rebate and return premiums	19,851 55	
Net cash actually received for premiums		$947,542 38
Rents		38,138 69
Interest on bonds and dividends on stock		91,517 53
Income from all other sources, viz.: Commissions, safe deposit department, etc		105,420 85
Total Income during the year		**$1,182,619 45**
Balance of net or ledger assets December 31, 1898 (plus $1,300,000 increase of capital and surplus)		3,898,037 45
Total		**$5,080,656 90**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$280,404 60	
Deduct reinsurances, salvages and recoveries on losses previously paid	52,974 96	
Net paid policyholders		$227,429 64
Stockholders for interest or dividend		207,486 00
Commission or brokerage to agents, less received on reinsurance		228,200 96
Inspections and auditing		43,614 83
Salaries and all other compensation of officers, $20,000; and home office employes, $50,339.91; total		70,339 91
Taxes on premiums, $12,736.52; taxes on property, $16,855.54; Insurance Department fees and agents' licenses, $9,435.09; municipal licenses, $1,416.85; total		40,444 00
Rent		7,800 00
Legal expenses, $16,462.27; real estate repairs and expenses (other than taxes), $10,314.43; total		26,776 70
Furniture and fixtures, $2,604.78; advertising, $9,861.75; printing and stationery, $15,934.37; total		28,400 90
All other items, viz.: Postage, $17,288.70; incidentals, development, etc., $55,550.05; revenue tax, $6,999.96; total. (*Total miscellaneous expenses*.....$732,902.01)		79,838 71
Total Disbursements		**$960,331 65**
Balance		**$4,120,325 25**

IV. LEDGER ASSETS.

Book value of real estate unincumbered..... $600,000 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Baltimore city bonds.....	$48,000 00	$48,000 00
Baltimore city bonds.....	75,147 00	75,147 00
Baltimore city bonds.....	57,387 00	57,387 00
Baltimore city bonds.....	65,490 00	65,490 00
Baltimore city bonds.....	314,241 00	314,241 00
Baltimore city bonds.....	152,514 00	152,514 00
N. Y. city ext. dock G bonds.....	218,000 00	218,000 00
State of Maryland bonds.....	105,000 00	105,000 00
State of Georgia bonds.....	83,250 00	83,250 00
State of Georgia bonds.....	27,750 00	27,750 00
State of Georgia bonds.....	28,750 00	28,750 00
State of Tennessee bonds.....	28,500 00	28,500 00
City of Buffalo, N. Y., bonds.....	51,500 00	51,500 00
City of Westminster, Md., bonds.....	25,000 00	25,000 00
City of Frederick, Md., bonds.....	41,080 00	41,080 00
City of Petersburg, Va., bonds.....	26,500 00	26,500 00
City of Richmond, Va., bonds.....	26,000 00	26,000 00
City of Rockville, Md., bonds.....	10,500 00	10,500 00
City of Norfolk, Va., bonds.....	10,700 00	10,700 00
City of Mobile, Ala., bonds.....	27,000 00	27,000 00
City of Havana, Cuba, bonds.....	25,500 00	25,500 00
United Ry. & Elec. Co., Baltimore, bonds..	475,000 00	475,000 00
Baltimore Traction (N. B. div.) bonds.....	116,000 00	116,000 00
Lucas county, Ohio, court house bonds.....	30,000 00	30,000 00
City & Suburban Ry., Baltimore, bonds....	54,720 00	54,720 00
Lake Roland Elevated Ry. bonds.....	39,550 00	39,550 00
Baltimore, Catonsville & E. M. R. R. bds..	10,600 00	10,600 00
Baltimore Traction Co. coll. 5 per cent. bds.	36,000 00	36,000 00
Charleston St. Ry., S. C., bonds.....	25,750 00	25,750 00
Second Ave. Traction Co., Pittsburg, Pa., bonds	11,200 00	11,200 00
City & Suburban Ry., Washington, D. C., bonds	26,750 00	26,750 00
Knoxville (Tenn.) Traction Co. bonds.....	20,000 00	20,000 00
Atlanta (Ga.) Con. St. Ry. bonds.....	25,750 00	25,750 00
Montgomery county, Ala., bonds.....	32,100 00	32,100 00
Virginia Midland R. R. 1st bonds.....	12,320 00	12,320 00
Virginia Midland R. R. 2d bonds.....	35,100 00	35,100 00
Charlotte, Columbia & Augusta R. R. bds.	27,000 00	27,000 00
Petersburg R. R. (class B) bonds.....	12,300 00	12,300 00
Georgia Pacific R. R. bonds.....	12,980 00	12,980 00
Raleigh & Gaston R. R. bonds.....	33,600 00	33,600 00
Wilmington & Weldon R. R. bonds.....	58,000 00	58,000 00
Charleston & Western Carl. R. R. bonds....	108,000 00	108,000 00
Atchison, Topeka & Santa Fe R. R. bonds.	38,800 00	38,800 00
Baltimore & Ohio S. W. bonds.....	46,010 00	46,010 00
Monongahela River R. R. bonds.....	94,000 00	94,000 00
West Fairmount Coal & Coke R. R. bonds.	197,000 00	197,000 00
Montana Coal & Coke Co. bonds.....	95,500 00	95,500 00
Chesapeake Gas Co., Baltimore bonds.....	14,000 00	14,000 00
National Union Bank, Baltimore, stock....	10,368 00	10,368 00
Farmers & Merchants' National Bank, stk.	6,200 00	6,200 00
Total (carried out at book value).....	$3,152,407 00	$3,152,407 00

	3,152,407 00
Cash in Company's office, $26,954.17; in bank, $340,964.08; total	367,918 25
Total net ledger assets, as per balance.....	**$4,120,325 25**

NON-LEDGER ASSETS.

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Accident	$153,695 24	$36,716 12	$116,979 12

Total net, not over three months due.....	116,979 12
Total admitted Assets.....	**$4,237,304 37**

V. NON-LEDGER LIABILITIES.

Fidelity and surety claims adjusted and not paid	$4,157 33	
In process of adjustment	2,778 39	
Known or estimated, proofs not filed	29,967 74	
Aggregate and unpaid claims and expenses		$36,903 46

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.	
Fidelity and surety	$1,224,378 66	$612,189 33	
Total unearned premiums, as computed above			612,189 33
Total amount of all liabilities			**$649,092 70**
Joint-stock capital actually paid up in cash			1,500,000 00
Surplus beyond capital and other liabilities			2,088,211 58
Total			**$4,237,304 37**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
In force December 31 preceding year	$106,308,060 65	$570,075 27
Written or renewed during the year	180,192,010 00	702,699 09
Total	$286,500,070 65	$1,272,774 36
Deduct expirations and cancellations	138,836,196 00	548,900 25
Net in force December 31, 1899	$147,663,874 65	$723,874 11
Surety Department:		
In force December 31 preceding year	$50,234,710 00	$401,521 83
Written or renewed during the year	32,029,650 00	274,195 38
Total	$82,264,360 00	$675,717 21
Deduct expirations and cancellations	15,727,360 00	175,212 66
Net in force December 31, 1899	$66,537,000 00	$500,504 55

Answer to General Interrogatories.

Total amount of the Company's stock owned by the directors at par value	$474,750 00

Amounts deposited in various states and countries for the protection of policyholders, as follows, viz.:

Virginia	$39,250 00
Ohio	30,000 00
Alabama	55,500 00
Cuba	25,500 00
Utah	27,750 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Fidelity	$34,999,487 00	$180,284 59	$53,098 67	$32,019 03	$40,172,890 00
Surety	3,751,650 00	37,020 13			
Aggregate	$38,751,137 00	$217,304 72	$53,098 67	$32,019 03	$40,172,890 00

GENERAL ACCIDENT ASSURANCE CORPORATION
(Limited).

PERTH, SCOTLAND.

[Organized and commenced business February 23, 1891.]

MUIR & HAUGHTON, Managers, N. E. cor. Fourth and Walnut streets, Philadelphia, Pa.

I. INCOME DURING 1899.

	Accident.	Burglary.	
Entire premiums collected during the year...	$123,700 67	$8,691 69	
Deduct reinsurance, abatement, rebate and return premiums	2,799 78	1,565 47	
	$120,900 89	$7,126 22	
Net cash actually received for premiums			$128,027 11
Interest on bonds and dividends on stock			8,125 00
Interest upon other debts due the Company and on deposits in bank			53 63
Profit on sale or maturity of ledger assets during the year over book values			25 00
Received from home office		$311,126 50	
Total Income during the year			**$136,230 74**

II. DISBURSEMENTS DURING 1899.

	Accident.	Burglary.	
Gross amount paid for claims, excepting weekly indemnity	$13,500 00	$1,490 19	
Gross amount paid for weekly or other periodical indemnity	39,830 91	.....	
Total	$53,330 91	$1,490 19	
Deduct reinsurances, salvages and recoveries on losses previously paid	6,550 17	.....	
	$46,780 74	$1,490 19	
Net paid policyholders			$48,270 93
Commission or brokerage to agents, less received on re-insurance			37,332 75
Medical examiners' fees and salaries			2,242 87
Salaries and all other compensation of office employes			18,216 13
Taxes on premiums, $657.55; Insurance Department fees and agents' licenses, $1,711.05; total			2,368 60
Rent			2,205 03
Legal expenses			1,269 68
Furniture and fixtures, $6,190.68; advertising, $1,083.77; printing and stationery, $4,121.90; total			11,396 35
All other items, viz.: General expense			20,704 33
(Total miscellaneous expenses		$95,735.74)	
Total Disbursements			**$144,006 67**

III. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
New York city gold bonds	$59,739 79	$59,739 79	
New York city gold bonds	158,490 96	158,490 96	
Brooklyn city gold bonds	55,100 00	55,100 00	
Total (carried out at book value)	$273,330 75	$273,330 75	
			$273,330 75
Cash in bank			28,218 48
Agents' debit balances			1,801 34
Total net ledger Assets			**$303,350 57**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	1,458 33

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$1,549 35	.....	$1,549 35	
Employers' liability	346 50	$86 63	259 87	
Burglary	7,200 79	2,268 74	4,932 05	
	$9,096 64	$2,355 37	$6,741 27	
Total net, not over three months due				6,741 27
Gross Assets				**$311,550 17**

Item not Admitted.

Agents' debit balances, unsecured	1,801 34
Total admitted Assets	**$309,748 83**

IV. NON-LEDGER LIABILITIES.

Accident claims in process of adjustment	$4,520 00	
Resisted by Company on its own account, not outlawed	15 00	
Estimated expenses incident to settlement	500 00	
Aggregate and unpaid claims and expenses		$5,035 00

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$44,323 29	$22,161 65	
Employers' liability	346 50	173 25	
Burglary	14,234 51	7,117 26	
Total one year or less		$29,452 16	

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Accident	$1,336 00	$1,336 00	
Total more than one year		1,336 00	
Total unearned premiums, as computed above			30,788 16
Total amount of all liabilities			**$35,823 16**

V. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
Written or renewed during the year	$125,908,873 00	$125,250 02
Deduct expirations and cancellations	87,043,548 00	79,362 12
Balance	$38,865,325 00	$45,887 90
Deduct reinsured policies	538,000 00	228 61
Net in force December 31, 1899	$38,327,325 00	$45,659 29
Employers' Liability Department:		
Written or renewed during the year	$40,000 00	$346 50
Burglary Department:		
Written or renewed during the year	$1,984,778 00	$15,892 48
Deduct expirations and cancellations	242,259 00	1,656 97
Net in force December 31, 1899	$1,742,519 00	$14,234 51

Answers to General Interrogatories.

Losses incurred during the year	$54,820 10

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$19,607,200 00	$21,899 67	$11,191 46	$16,912 35	$7,580,250 00
Burglary	1,001,189 00	7,499 93	365 19	365 19	984,239 00
Aggregate	$20,608,389 00	$29,399 60	$11,556 65	$17,277 54	$8,564,489 00

GUARANTEE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Organized August 2, 1851; commenced business April 1, 1872.]

EDWARD RAWLINGS, President. ROBERT KERR, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $304,600.

II. INCOME DURING 1899.

Entire fidelity premiums collected during the year	$172,891 50	
Deduct reinsurance, abatement, rebate and return premiums	30,586 13	
Net cash actually received for premiums		$142,305 37
Rents		2,341 48
Interest on loans on mortgages of real estate		406 80
Interest on bonds and dividends on stock		37,044 48
Interest upon other debts due the Company and on deposits in bank		2,271 06
Profit on sale or maturity of ledger assets during the year over book values		291 87
Total Income during the year		$184,661 06
Balance of net or ledger assets December 31, 1898 (plus $6,919.45 appreciation of investments, etc.)		967,820 02
Total		**$1,152,481 08**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity claims	$60,495 12	
Deduct reinsurances, salvages and recoveries on losses previously paid	22,604 26	
Net paid policyholders		$37,890 86
Stockholders for interest or dividend		24,368 00
Commission or brokerage to agents, less received on reinsurance		6,729 93
Salaries, traveling and all expenses of agents and agencies not on commission account		19,844 54
Inspections		12,461 10
Salaries and all other compensation of officers and home office employes		38,976 85
Taxes on premiums, $1,789.76; taxes on property, $193.48; Insurance Department fees and agents' licenses, $3,566.56; municipal licenses, $1,519.17; revenue taxes, $889.78; total.		7,958 75
Rent		7,236 99
Legal expenses		956 25
Advertising, $1,042.24; printing and stationery, $2,358.45; total		3,400 69

Losses on ledger assets actually sold or matured, under book value		$642 50
All other items, viz.: Postage, telegrams and sundry office expenses		6,988 49
(*Total miscellaneous expenses*	$105,196.09)	
Total Disbursements		**$167,454 95**
Balance		**$985,026 13**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$71,373 21
Mortgage loans on real estate	2,780 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States government bonds	$114,000 00	$115,000 00	
Montreal corporation bonds	11,445 00	11,025 00	
Montreal harbor bonds	81,465 00	81,530 00	
Montreal board of trade bonds	1,750 00	1,750 00	
Lake Champlain & St. Lawrence Junction Ry. bonds	4,500 00	4,500 00	
Canada Southern Railway bonds	11,000 00	10,800 00	
Province of Quebec bonds	1,100 00	1,090 00	
City of Toronto bonds	10,200 00	10,000 00	
City of Brooklyn, N. Y., bonds	106,700 00	110,000 00	
City of Richmond, Va., bonds	16,580 00	16,570 00	
Montreal corporation stock	56,224 00	55,493 00	
Dominion of Canada stock	2,447 66	2,439 67	
United States Guarantee Co. stock	149,100 00	149,100 00	
Philadelphia Bourse stock	275 00	275 00	
Montreal Telegraph Co. stock	63,000 00	63,000 00	
Western Union Telegraph Co. stock	35,975 00	34,000 00	
Bell Telephone Co. stock	59,811 37	69,810 00	
Bank of Montreal stock	24,900 00	25,500 00	
Merchants' Bank of Canada stock	8,950 00	8,200 00	
Montreal Gas Co. stock	33,440 00	29,920 00	
Montreal Street Ry. stock	14,450 00	14,500 00	
Total (carried out at book value)	$807,313 03	$814,502 67	807,313 03
Cash in Company's office, $1,094.91; in bank, $98,476.32; total			99,571 23
All other items, viz.: Furniture and fixtures			3,988 66
Total net ledger assets, as per balance			$985,026 13

NON-LEDGER ASSETS.

Interest due and accrued on:		
Bonds and stocks owned	$6,576 07	
Other assets	2,048 83	
Total outstanding interest		8,624 90
Market value of bonds and stocks over book value		7,189 64

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity	$13,495 10	$674 75	$12,820 35	
Total net, not over three months due				12,820 35
Gross Assets				**$1,013,661 02**

Items not admitted.

Furniture, fixtures and safes	$3,988 66	
Depreciation from book value of above ledger assets to bring same to market value	2,071 87	
Total		$6,060 53
Total admitted Assets		**$1,007,600 49**

V. NON-LEDGER LIABILITIES.

	Claims in process of adjustment.	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	
Fidelity	$11,581 20	$8,437 00	$52,339 17	
Deduct reinsurance due and accrued			15,000 00	
Net amounts of unpaid claim account	$11,581 20	$8,437 00	$37,339 17	
Aggregate and unpaid claims and expenses				$57,357 37

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.	
Fidelity	$173,131 81	$86,565 90	
Total unearned premiums, as computed above			86,565 90
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			6,461 67
Total amount of all liabilities			**$150,384 94**
Joint-stock capital actually paid up in cash			**394,600 00**
Surplus beyond capital and other liabilities			**552,615 55**
Total			**$1,007,600 49**

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31 preceding year	$50,381,688 00	$227,851 02
Written or renewed during the year	53,561,172 00	177,349 93
Total	$103,942,860 00	$405,200 95
Deduct expirations and cancellations	54,434,312 00	209,390 51
Balance	$49,508,548 00	$195,810 44
Deduct reinsured policies	6,225,594 00	22,678 63
Net in force December 31, 1899	$43,282,954 00	$173,131 81

Answers to General Interrogatories.

Losses incurred during the year		$27,976 82
Total amount of the Company's stock owned by the directors, at par value		164,870 00
Dividends declared payable in stock from organization		38,900 00
Amount deposited in Virginia for protection of policy-holders	$16,570 00	

Business in the State of New York during the year.

Fidelity risks written	$3,821,050 00
Premiums received	14,043 23
Losses paid	3,322 72
Losses incurred	3,571 17
Amount at risk end of year	2,904,400 00

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1866; commenced business October, 1866.]

J. M. ALLEN, President. J. B. PIERCE, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $500,000.

II. INCOME DURING 1899.

Entire steam boiler premiums collected during the year...	$1,161,039 19	
Deduct reinsurance, abatement, rebate and return premiums	141,749 36	
Net cash actually received for premiums		$1,019,289 83
Interest on loans on mortgages of real estate		16,608 17
Interest on bonds and dividends on stock		82,641 22
Profit on sale or maturity of ledger assets during the year over book values		5,064 74
Income from all other sources, viz.: Special mechanical services		2,917 44
Total Income during the year		$1,126,521 40
Balance of net or ledger assets December 31, 1898		2,100,310 87
Total		**$3,226,832 27**

III. DISBURSEMENTS DURING 1899.

Net amount paid policyholders (steam boiler)		$106,459 50
Stockholders for interest or dividend (amount declared during the year, $80,000)		80,000 00
Commission or brokerage to agents, less received on reinsurance		251,756 12
Salaries, traveling and all expenses of agents and agencies not on commission account		103,956 93
Inspections		351,414 65
Salaries and all other compensation of officers, $29,000; and home office employes, $16,642.05; total		45,642 05
Taxes on premiums, $12,811.01; Insurance Department fees and agents' licenses, $2,911.18; municipal licenses, $2,468.81; U. S. revenue tax, $6,290.64; total		24,481 64
Rent		4,479 16
Legal expenses		2,589 92
Furniture and fixtures, $3,585.78; advertising, $19,263.96; printing and stationery, $13,872.44; total		36,722 18
Losses on ledger assets actually sold or matured, under book value		1,662 39
All other items, viz.: Office expenses		3,374 87
(*Total miscellaneous expenses* $906,079.91)		
Total Disbursements		**$1,012,539 41**
Balance		**$2,214,292 86**

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$49,789 40
Mortgage loans on real estate	305,250 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States 4 per cent bonds	$2,326 00	$2,200 00
State of Connecticut 3½ per cent bonds	107,250 00	100,000 00
Wooster, Ohio, 4 per cent city bonds	10,000 00	10,600 00
Toledo, Ohio, 5 per cent. city bonds	16,125 00	16,500 00
Columbus, Ohio, 4½ per cent. city bonds	10,300 00	10,000 00
Atchison, Kansas, 5 per cent. city bonds	15,000 00	15,000 00
Hutchinson, Kansas, 6 per cent. city bonds	12,000 00	13,200 00
Coolidge, Kansas, 4 per cent. refunding bds.	5,500 00	2,200 00
Horton, Kansas, 6 per cent. city bonds	10,600 00	12,420 00
Oberlin, Kansas, 6 per cent. city bonds	5,000 00	3,750 00
Evansville, Indiana, 4 per cent. city bonds	12,000 00	12,000 00
York, Nebraska, 6 per cent. city bonds	10,000 00	10,500 00
Columbus, Nebraska, 6 per cent. city bonds	10,100 00	10,500 00
Gladwin, Nebraska, 7 per cent. city bonds.	6,420 00	6,300 00
Albina, Oregon, 6 per cent. city bonds	11,175 00	12,500 00
Astoria, Oregon, 6 per cent. city bonds	21,000 00	20,900 00
Rockport, Texas, 6 per cent. city bonds	10,000 00	7,500 00
Fort Worth, Texas, 5 per cent. city bonds	9,750 00	10,500 00
Dallas, Texas, 5 per cent. city bonds	10,300 00	10,500 00
Tyler, Texas, 6 per cent. city bonds	6,360 00	6,300 00
Wheeling, W. Va., 6 per cent. city bonds	11,300 00	12,000 00
Huntington, W. Va., 6 per cent. city bonds.	10,525 00	11,000 00
Richmond, Virginia, 4 per cent. city bonds.	29,562 50	31,500 00
Roanoke, Virginia, 6 per cent. city bonds.	5,175 00	5,250 00
Ogden, Utah, 6 per cent. city bonds	5,462 50	5,500 00
Olympia, Wash., 6 per cent. city bonds	10,762 50	7,500 00
Athens, Georgia, 5 per cent. city bonds	20,200 00	20,000 00
Griffin, Georgia, 6 per cent. city bonds	6,000 00	6,000 00
Lima, Ohio, 5 per cent. city bonds	11,050 00	11,050 00
Abilene, Kansas, 6 per cent. board of education bonds	4,080 00	4,000 00
Anthony, Kansas, 6 per cent. board of education bonds	13,062 50	12,500 00
Kansas 6 and 7 per cent. school district bds.	9,656 80	9,350 00
Maricopa, Ariz., 6 per cent. school district bonds	10,439 60	10,500 00
Centreville, Iowa, 5 per cent. school district bonds	4,040 00	4,000 00
Second North, Hartford, 4 per cent. school district bonds	10,000 00	10,500 00
Center, Waterbury, 4 per cent school dist. bonds	10,975 00	11,200 00
Redlands, Lugonia and Crafton Union 4 per cent. H. S. district bonds	10,885 44	10,200 00
W. C. special drainage district, Illinois, 6 per cent. bonds	10,250 00	10,000 00
North Branch Lake Fork drainage district, Illinois, 7 per cent. bonds	9,630 00	9,000 00
Big Lake drainage district, Illinois, 6 per cent. bonds	15,600 00	15,600 00
Beaver township drainage district, Illinois, 6 per cent. bonds	11,550 00	11,550 00
Oswego, Kansas, 6 per cent. township bds.	7,000 00	6,650 00
Jefferson, Kansas, 6 per cent. township bds.	10,000 00	10,500 00
Reno, Kansas, 6 per cent. township bonds.	15,000 00	15,750 00
Dexter, Kansas, 6 per cent. township bds.	8,000 00	8,400 00
Haskell, Kansas, 7 per cent. township bds.	5,250 00	2,500 00
Albion, Nebraska, 7 per cent. village bonds	5,747 50	5,775 00
School Creek precinct, Clay county, Neb., 6 per cent. bonds	5,000 00	5,250 00
Sutton precinct, Clay county, Neb., 6 per cent. bonds	5,000 00	5,250 00
Lewis precinct, Clay county, Nebraska, 6 per cent. bonds	4,000 00	4,200 00
Cascade county, Montana, 7 per cent bonds	8,590 00	8,800 00
Albany county, Wyoming, 6 per cent bonds.	10,250 00	10,500 00
Spokane county, Wash., 6 per cent. bonds.	10,500 00	10,500 00
Snohomish county, Washington, 6 per cent. bonds	8,651 30	8,400 00
Skagit county, Washington, 6 per cent. bds.	10,537 50	10,500 00
Rains county, Texas, 6 per cent. bonds	4,680 00	4,500 00

	Book value.	Market value.
Graham county, Arizona, 7 per cent. bonds.	$5,350 00	$5,100 00
Jefferson county, Ohio, 5 per cent. bonds..	10,500 00	11,000 00
Muskingum county, Ohio, 5 per cent. bonds	5,000 00	5,100 00
Milwaukee county, Wis., 5 per cent. bonds.	22,100 00	22,000 00
Marion county, Indiana, 5 per cent. bonds.	22,025 00	22,000 00
Arizona Territory 5 per cent. bonds.....	10,000 00	10,500 00
St. Louis & San Francisco R. R. 4 per cent. bonds	6,455 20	5,600 00
St. Louis & San Francisco R. R. 5 per cent. bonds	32,350 00	32,400 00
St. Louis & San Francisco R. R. 6 per cent. bonds	9,900 00	12,500 00
Atlantic & Charlotte Air Line Ry. Co. 7 per cent. bonds	4,760 00	4,800 00
Texas & New Orleans R. R. 7 per cent. mtg. bonds	27,690 00	28,750 00
Lehigh Valley Terminal Ry. Co. 5 per cent. bonds	42,400 00	44,800 00
Wabash R. R. Co. 5 per cent. bonds.....	20,775 00	22,600 00
Terminal Ry. Assn. of St. Louis 4½ per. cent. bonds	27,562 50	27,500 00
Cin., Dayton & Ironton R. R. Co. 5 per cent. bonds	9,550 00	11,000 00
Dayton & West. R. R. Co. 6 per cent. bonds	10,317 00	16,500 00
Mahoning Coal Co. 5 per cent. bonds.....	9,350 00	12,000 00
Cin., Jackson & Mackinaw R. R. Co. 4 per cent. bonds	12,282 20	7,000 00
Chic., Burl. & Quincy R. R. Co. 7 per cent. cons. mtg. bonds.....	1,000 00	1,130 00
Jamaica & Brooklyn Road Co. 5 per cent. bonds	4,950 00	5,500 00
Kanawha & Mich. Ry. Co. 4 per cent. bds..	7,600 00	8,200 00
Cleve., Cin., Chic. & St. Louis Ry. Co. 4 per cent. bonds.....	19,231 25	20,000 00
Terre Haute & Peoria R. R. Co. 5 per cent. bonds	10,150 00	5,000 00
Chic. & West. Indiana R. R. 6 per cent. bonds	29,000 00	30,000 00
Evansville & Indianapolis R. R. Co. 6 per cent. bonds.....	5,600 00	5,000 00
N. Y., New Haven & Hartford R. R. Co. 4 per cent. debenture bonds.....	7,693 50	13,875 00
Louisville, New Albany & Chic. R. R. Co. 6 per cent. 1st mtg. bonds.....	16,200 00	17,250 00
Phila. & Reading R. R. Co. 6 per cent. terminal bonds.....	29,120 00	33,600 00
Northern Pacific R. R. Co. 6 per cent. 1st mtg. land grant bonds.....	40,000 00	38,500 00
Northern Pacific R. R. Co. 6 per cent. terminal bonds.....	17,202 50	18,400 00
Chicago & Erie R. R. Co. 5 per cent bds..	54,747 50	57,500 00
Atch., Topeka & Santa Fe Ry. Co. 4 per cent. bonds.....	46,987 50	50,000 00
Lehigh Valley of N. Y. Ry. Co. 4½ per cent. bonds.....	41,340 00	44,000 00
Toledo & Ohio Central Ry. Co. 5 per cent. bonds	10,325 00	10,325 00
Union Pacific R. R. 4 per cent. land grant bonds	26,700 00	31,500 00
Louisiana Western R. R. Co. 6 per cent. bonds	11,000 00	11,000 00
Central R. R. Co. of N. J. 5 per cent. bds.	29,965 00	32,400 00
Mo., Kan. & Eastern Ry. Co. 4 per cent. bonds	10,000 00	10,000 00
Wheeling & Lake Erie Ry. Co. 5 per cent. bonds	10,100 00	10,500 00
Central of Georgia Ry. Co. 5 per cent. bds.	18,800 00	18,000 00
Western N. Y. & Pa. Ry. Co. 5 per cent. bonds	27,602 50	27,500 00
St. L., Iron Mt. & S. Ry. 5 per cent. gen. cons. ry. & land grant bonds.....	27,475 00	27,500 00
Chic., B. & Q. R. R. Co. 3½ per cent. 1st mtg. bonds	3,568 40	4,120 00
Balt. & Ohio R. R. Co. 4 per cent. 1st mtg. bonds	38,225 00	39,200 00
Brooklyn Wharf & Warehouse Co. 5 per cent. 1st mtg. bonds.....	8,925 00	7,700 00
Hartford St. Ry. Co. 5 per cent. deb. bds..	30,525 00	30,600 00
West Chicago St. Ry. Tunnel Co. 5 per cent. bonds.....	25,250 00	25,250 00

	Book value.	Market value.	
City National Bank, Hartford, stock.....	$4,251 20	$4,480 00	
Hartford National Bank, Hartford, stock..	15,578 00	14,000 00	
Security Co., Hartford, stock.....	11,990 00	12,500 00	
American National Bank, Hartford, stock..	6,418 50	7,200 00	
Farmers & Mechanics' National Bank, Hartford, stock.....	9,013 25	9,860 00	
Ætna National Bank, Hartford, stock.....	4,614 00	7,525 00	
N. Y., New Haven & Hartford R. R. Co. stock	23,125 00	39,900 00	
Chic., Bur. & Quincy R. R. stock.....	17,425 00	18,544 00	
Chic., Mil. & St. Paul R. R. Co. pfd. stk..	12,100 00	17,200 00	
Atch., Topeka & Santa Fe R. R. Co. com. stock	9,787 00	1,900 00	
Atch., Topeka & Santa Fe R. R. Co. pfd. stock	997 50	620 00	
Chic., Rock Island & Pac. R. R. Co. stock.	13,537 00	12,826 00	
Chic. & Northwestern R. R. Co. pfd. stk...	14,025 00	20,000 00	
Bald Eagle Valley R. R. Co. stock.....	4,900 00	5,000 00	
St. Louis & San Francisco R. R. Co. 1st pfd. stock.....	2,400 00	4,200 00	
St. Louis & San Francisco R. R. Co. 2d pfd. stock	2,505 00	5,344 00	
St. Louis & San Francisco R. R. Co. com. stock	1,500 00	3,000 00	
Illinois Central R. R. Co. stock.....	21,800 00	22,400 00	
Cleve., Cin., Chic. & St. Louis. Ry. Co. pfd. stock.....	19,500 00	21,000 00	
St. J., South Bend & S. R. R. Co. com. stock	10,000 00	3,000 00	
St. J., South Bend & S. R. R. Co. pfd. stk.	2,500 00	2,000 00	
Northwestern Telegraph Co. stock.....	10,150 00	11,500 00	
Pacific & Atlantic Telegraph Co. stock.....	7,550 00	7,500 00	
Total (carried out at book value).....	$1,825,244 00	$1,772,935 64	$1,772,935 64
Cash in Company's office, $5,720.70; in bank, $80,597.12; total			86,317 82
Total net ledger assets, as per balance.....			$2,214,292 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	7,353 34
Market value of bonds and stocks over book value.....	52,308 36

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Steam boiler.....	$339,266 41	$50,157 24	$289,109 17	
Total net, not over three months due.....				289,109 17
Total admitted Assets.....				$2,563,063 73

V. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses (in process of adjustment)	$34,732 19

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Steam boiler.....	$82,657 22	$41,328 61	
Total one year or less.....			$41,328 61

Unearned premiums, *pro rata*, on risks running more than one year:	Premiums.	Unearned premiums.	
Steam boiler	$2,655,046 43	$1,440,528 89	
Total more than one year			$1,440,528 89
Total unearned premiums, as computed above			$1,481,857 50
Total amount of all liabilities			**$1,516,589 69**
Joint-stock capital actually paid up in cash			**500,000 00**
Surplus beyond capital and other liabilities			**546,474 04**
Total			**$2,563,063 73**

VI. MISCELLANEOUS.

Risks and Premiums.

Steam Boiler Department:	Risks.	Premiums.
In force December 31 preceding year	$280,000,096 00	$2,566,974 38
Written or renewed during the year	142,295,524 00	1,222,931 02
Total	$422,295,620 00	$3,789,905 40
Deduct expirations and cancellations	118,873,100 00	1,052,201 75
Net in force December 31, 1899	$303,422,520 00	$2,737,703 65

Answers to General Interrogatories.

Losses incurred during the year		$124,341 25
Total amount of the Company's stock owned by the directors at par value		84,800 00
Dividends declared payable in stock from organization		140,000 00
Amounts deposited in Virginia for the protection of policyholders	$31,500 00	

Business in the State of New York during the year.

Steam boiler risks written	$14,468,811 00
Premiums received	82,522 90
Losses paid	1,023 00
Losses incurred	1,043 00
Amount at risk end of year	37,128,221 00

LONDON GUARANTEE AND ACCIDENT COMPANY.

(Limited).

LONDON, ENGLAND.

ARTHUR W. MASTERS, Resident Manager, 315 Dearborn street, Chicago, Ill.

I. INCOME DURING 1899.

	Accident.	Employers' liability.	
Entire premiums collected during the year.	$201,435 87	$707,059 24	
Deduct reinsurance, abatement, rebate and return premiums	28,812 01	66,960 40	
	$172,623 86	$640,098 84	
Net cash actually received for premiums			$812,722 70
Interest on bonds and dividends on stock			29,655 44
Interest upon other debts due the Company and on deposits in bank			1,219 84
Total Income during the year			$843,597 98
Balance of net or ledger assets December 31, 1898			817,386 16
Total			$1,660,984 14

II. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity.	$18,097 60	$285,083 69	$51 85	
Gross amount paid for weekly or other periodical indemnity	68,841 40	.....	.....	
	$86,939 00	$285,083 69	$51 85	
Net paid policyholders				$372,074 54
Commission or brokerage to agents, less received on reinsurance				218,178 26
Salaries, traveling and all expenses of agents and agencies not on commission account				15,842 73
Medical examiners' fees and salaries, $2,868.91; inspections, $5,164.15; total				8,033 06
Salaries and all other compensation of officers and home office employes				36,479 72
Taxes on premiums, $12,479.42; Insurance Department fees and agents' licenses, $2,939.86; municipal licenses, $270; revenue tax, $3,830.59; total				19,519 87
Rent				4,321 69
Legal expenses				2,168 00
Furniture and fixtures, $330.40; advertising, $3,716.06; printing and stationery, $7,697.44; total				11,743 90

All other items, viz.: Traveling, $2,948.95; postage, $2,653.93; exchange, $200.13; trustees and auditors, $2,450; sundries, $5,558.53; total		$13,811 54
(*Total miscellaneous expenses*	$330,098.77)	
Remitted to home office	$60,328 08	
Total Disbursements		**$702,173 31**
Balance		**$958,810 83**

III. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States government 4 per cent. bds..	$200,000 00	$228,000 00	
Pennsylvania R. R. 6 per cent. sterling bds.	62,098 48	56,694 72	
N. Y. C. & H. R. R. R. 4 p. c. deb. ctfs....	50,996 26	52,000 00	
Ill. Central R. R. 3½ per cent. sterling bds.	23,485 57	24,332 50	
Balt. & Ohio R. R. 4 per cent. 1st mtg. bds.	13,541 26	12,805 00	
Ill. Central R. R. 3½ per cent. 1st mtg. bonds	25,288 01	26,531 25	
Chic. & Northwestern R. R. 7 per cent. bds.	30,061 99	27,000 00	
Manhat. El. R. R. Co. 4 per cent. cons. mtg. bonds	25,147 33	26,250 00	
Long Island R. R. 5 per cent. bonds	9,839 95	9,760 00	
City of Jersey City 5 per cent. bonds	15,281 16	17,045 00	
City of Jersey City 5 per cent. bonds	12,006 66	13,461 25	
City of Brooklyn 3½ per cent bonds	20,000 00	21,025 00	
City of Brooklyn 3½ per cent. bonds	5,000 00	5,400 00	
City of Brooklyn 3½ per cent. bonds	26,136 25	27,500 00	
City of Boston 3½ per cent. bonds	51,437 50	53,750 00	
City of New York 3½ per cent. bonds	26,781 25	26,593 75	
City of New York 3½ p. c. cons. stock bds.	27,500 00	26,906 25	
City of Philadelphia 3½ per cent. bonds...	15,807 75	15,806 25	
City of Philadelphia 3½ per cent. bonds....	10,567 00	10,562 50	
City of Philadelphia 3 per cent. bonds.....	25,437 50	25,000 00	
City of Hartford 3½ per cent. bonds.....	27,312 50	27,125 00	
City of Chicago 4 per cent. bonds.....	39,903 75	41,800 00	
City of Chicago 4 per cent. bonds.....	12,600 00	13,320 00	
State of Massachusetts 3½ per cent. bonds.	55,160 96	55,000 00	
Total (carried out at book value).....	$811,391 13	$843,668 47	
			$811,391 13
Cash in Company's office, $591.42; in bank, $86,500.20; total.			87,091 62
Total net ledger assets			**$898,482 75**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned.....	8,330 18
Market value of bonds and stocks over book value.....	32,277 34

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Accident	$23,918 90	$6,588 72	$17,330 18
Employers' liability	106,796 68	29,369 08	77,427 60
	$130,715 58	$35,957 80	$94,757 78

Total net, not over three months due.....	94,757 78
Total admitted Assets	**$1,033,848 05**

IV. NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	Claims in process of adjustment.	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	Estimated expenses incident to settlement.
Accident	$3,000 00	$485 72	$17,356 20	$2,700 00	.....
Employers' liability	.....	.....	.....	.....	$236,135 00
Fidelity and surety	.....	.....	.....	500 00	.....
Net amounts of unpaid claim account	$3,000 00	$485 72	$17,356 20	$3,200 00	$236,135 00

Aggregate and unpaid claims and expenses	$260,176 92

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$131,704 83	$65,852 42	
Employers' liability	555,067 90	277,533 95	
Total one year or less			$343,386 37

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Employers' liability	$2,105 98	$1,957 83	
Total more than one year			1,957 83

Total unearned premiums, as computed above	345,344 20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	10,736 02
All other liabilities, viz.: Reserve for State fees and taxes	15,000 00
Total amount of all liabilities	**$631,257 14**

V. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$14,815,700 00	$128,064 52
Written or renewed during the year	24,653,000 00	192,213 82
Total	$39,468,700 00	$320,278 34
Deduct expirations and cancellations	23,434,600 00	188,573 51
Net in force December 31, 1899	$16,034,100 00	$131,704 83
Employers' Liability Department:		
In force December 31 preceding year	$58,850,000 00	$548,542 20
Written or renewed during the year	68,992,500 00	712,202 14
Total	$127,842,500 00	$1,260,744 34
Deduct expirations and cancellations	64,657,500 00	703,570 46
Net in force December 31, 1899	$63,185,000 00	$557,173 88
Fidelity Department:		
In force December 31 preceding year	$255,000 00	$1,788 50
Deduct expirations and cancellations	255,000 00	1,788 50

Answers to General Interrogatories.

Losses incurred during the year..... $372,074 54

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$1,494,900 00	$4,322 07	$757 36	$757 36	$1,296,400 00
Employers' liability...	13,490,000 00	81,061 56	35,072 92	35,072 92	11,965,000 00
Aggregate	$14,984,900 00	$85,383 63	$35,830 28	$35,830 28	$13,261,400 00

MARYLAND CASUALTY COMPANY.

BALTIMORE, MD.

[Organized February 4, 1898; commenced business March 1, 1898.]

JOHN T. STONE, President. WILLIAM EDWARD THOMSEN, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $750,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Sprinkler leakage.	Plate glass.	Steam boiler.
Entire premiums collected during the year	$132,165 83	$1,031,696 25	$20,180 73	$25,058 32	$53,373 59
Deduct reinsurance, abatement, rebate and return premiums	15,477 55	111,813 47	3,475 09	3,211 91	8,150 72
	$116,688 28	$919,882 78	$16,705 64	$21,846 41	$45,722 87

Net cash actually received for premiums	$1,120,845 98
Interest on collateral loans	17,622 64
Interest on bonds and dividends on stock	29,156 18
Interest upon other debts due the Company and on deposits in bank	1,747 14
Profit on sale or maturity of ledger assets during the year over book values	3,603 58
From inspection fees	45,413 25
Total Income during the year	$1,218,388 77
Balance of net or ledger assets December 31, 1898 (plus $600,000 increase of capital and surplus)	1,374,097 60
Total	$2,592,486 37

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Sprinkler leakage.	Plate glass.	Steam boiler.
Gross amount paid for claims excepting weekly indemnity	$26,350 00	$84,601 50	$1,735 12	$5,777 47	$1,061 25
Gross amount paid for weekly or other periodical indemnity	20,244 95	27,909 71	.....	.....	.....
	$46,594 95	$112,511 21	$1,735 12	$5,777 47	$1,061 25

Net paid policyholders	$167,680 00
Commission or brokerage to agents, less received on reinsurance	400,846 48
Salaries, traveling and all expenses of agents and agencies not on commission account	51,046 96
Medical examiners' fees and salaries, $25,227.09; inspections, $27,716.47; total	52,943 56
Salaries and all other compensation of officers, $12,019.95; and home office employes, $7,988.76; total	20,008 71

Taxes on premiums, $4,997.77; taxes on property, $5,951.01; Insurance Department fees and agents' licenses, $10,126.52; municipal licenses, $846.29; taxes on franchise, $625; total		$22,546 59
Rent		3,506 53
Legal expenses		7,980 45
Furniture and fixtures, $6,429.04; advertising, $7,547.99; printing and stationery, $8,998.38; total		22,975 41
Investigating claims		25,115 72
All other items, viz.: Postage, $1,324.92; war tax, $5,492.69; general expense, $3,704.07; total		10,521 68
(*Total miscellaneous expenses*.....$617,492.09)		
Total Disbursements		$785,172 09
Balance		$1,807,314 28

IV. LEDGER ASSETS.

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Ga. & Ala. Ry. pref. stk.....	$20,000 00	$10,000 00	
Seaboard & Roanoke R. R. stock	4,500 00	9,000 00	
Raleigh & Gaston R. R. stk.	2,000 00	1,600 00	
Continental Trust Co. stk...	3,000 00	3,300 00	
South Bound R. R. 5 per ct. bonds	8,000 00	7,520 00	$40,000 00
Seaboard & Roanoke R. R. stock	800 00	1,600 00	
Richmond Traction Co. stk...	3,750 00	3,000 00	
Ga. & Ala. com. stock.....	5,000 00	22,450 00	
Ga. & Ala. pref. stock.....	10,000 00	5,000 00	
Int. Trust Co. of Md., series B bonds	12,375 00	11,000 00	
Int. Trust Co. of Md., series A bonds	2,500 00	2,500 00	15,000 00
Richmond & Manchester bds...	1,000 00	930 00	
Richmond & Manchester bds..	4,000 00	3,720 00	
Fid. Fire Ins. Co. stock.....	7,500 00	6,600 00	
Phila. Co. com. stock.....	20,000 00	15,200 00	13,435 00
Fid. Fire Ins. Co. stock.....	3,750 00	3,300 00	3,000 00
Int. Trust Co. stock.....	675 00	600 00	
Mercantile T. & D. Co. stk..	2,500 00	12,000 00	
Citizens' Trust Co. stock.....	8,750 00	8,050 00	
Un. Ry. & El. Co. Balt. income bonds	7,000 00	4,970 00	24,000 00
Un. Ry. & El. Co. Balt 4 per cent. bonds.....	2,000 00	1,920 00	
Md. Brewing Co. 6 per cent. bonds	13,000 00	11,050 00	10,000 00
Fid. & Dep. Co. stock.....	10,000 00	37,000 00	
Un. Ry. & El. Co. Balt. com. stock	5,000 00	1,587 00	35,000 00
Un. Ry. & El. Co. income bds.	30,000 00	21,300 00	
Un. Ry. & El. Co. com. stk..	5,000 00	1,587 00	20,000 00
Fid. & Dep. Co. stock.....	15,000 00	55,500 00	
Un. Ry. & El. Co. com. stk..	5,000 00	1,587 00	50,000 00
Underwriting Baltimore Brick Co. bonds	11,667 00	11,667 00	10,500 00
Fid. Fire Ins. Co. stock.....	15,000 00	13,200 00	11,600 00
Fla. Central & Penn. R. R. underwriting certificates ..	5,000 00	5,500 00	5,050 00
Fid. Fire Ins. Co. stock.....	5,625 00	4,950 00	5,800,00
Un. Ry. & El. Co. com. stk..	5,000 00	1,587 00	
Fid. Fire Ins. Co. stock.....	15,000 00	13,200 00	12,000 00
U. S. Fid. & Guar. Co. stk..	4,500 00	5,265 00	
Int. Trust Co. stock.....	12,375 00	11,000 00	
Citizens' Trust Co. stock.....	3,750 00	3,450 00	
National Brewing Co. 6 per cent. bonds	3,000 00	3,300 00	37,000 00
Guardian Trust & Dep. Co. stk.	1 250 00	1,412 00	
U. S. F. & G. Co. stock.....	6,000 00	7,020 00	
Mercantile T. & D. Co. stock.	500 00	2,400 00	
Md. Brewing 6 per ct. bds...	1,000 00	850 00	
Maryland Trust Co. stock....	5,000 00	11,750 00	

	Par value.	Market value.	Amount loaned.	
Int. Trust Co. stock	$7,312 00	$6,500 00		
U. S. F. & G. Co. stock	5,000 00	5,850 00		
Un. Ry. & El. Co. com. stk.	1,250 00	396 00	$13,000 00	
Un. Ry. & El. Co. income bonds	3,000 00	2,130 00		
Un. Ry. & El. Co. com. stock	2,500 00	794 00		
Int. Trust Co. stock	7,312 00	6,500 00		
U. S. F. & G. Co. stock	10,000 00	11,700 00		
Ga. & Ala. R. R. pref. stk.	10,000 00	5,000 00	25,000 00	
Nat. Enam. & Stamping Co. pref. stock	5,000 00	4,350 00		
Durham & N. R. R. 6 per ct. bonds	22,000 00	22,000 00	20,000 00	
Ga. & Ala. R. R. com. stk.	5,000 00	2,450 00		
Norfolk St. Ry. Co. stock	20,000 00	12,400 00	15,000 00	
Richmond Trust Co. stock	2,000 00	2,360 00		
Ga. & Ala. con. 5 per ct. bds.	12,000 00	12,180 00	10,000 00	
Ga. So. & Fla. 5 p. c. bds.	6,000 00	6,480 00	5,000 00	
Md. Brewing Co. pref. stk.	10,000 00	4,000 00	3,000 00	
Continental Trust Co. stk.	15,000 00	16,500 00	14,000 00	
Commonwealth Bank stock	250 00	300 00		
Fidelity Fire Ins. Co. stock	30,000 00	26,400 00	22,000 00	
Citizens Trust Co. stock	12,500 00	11,500 00	20,000 00	
Un. Ry. & El. Co. com. stk.	40,000 00	12,700 00		
Un. Ry. & El. Co. com. stk.	35,000 00	11,112 00	10,000 00	
Un. Ry. & El. Co. 4 p. c. bds	1,000 00	960 00		
Un. Ry. & El. Co. 4 p. c. bds.	16,000 00	15,360 00	15,000 00	
Un. Ry. & El. Co. com. stk.	5,000 00	1,587 00		
City Nat. Bank, Mobile, Ala., stock	10,000 00	10,000 00	9,000 00	
Un. Ry. & El. Co. com. stk.	80,000 00	25,400 00		
Un. Ry. & El. Co. 4 p. c. bds.	8,000 00	7,680 00		
Un. Ry. & El. Co. 4 p. c. bds.	1,000 00	960 00	29,000 00	
Charleston, S. C. Ry. con. 5 per cent. bonds	1,000 00	970 00		
Un. Ry. & El. Co. com. stk.	60,000 00	19,050 00		
Un. Ry. & El. Co. income bonds	25,000 00	17,750 00	39,000 00	
Citizens' Trust stock	6,250 00	5,750 00		
Un. Ry. & El. Co. 4 p. c. bds.	1,000 00	960 00		
Norfolk & Western 4 p. c. bds.	2,000 00	1,760 00		
Amer. Bonding & Trust Co. stock	4,500 00	8,280 00		
U. S. F. & G. Co. stock	5,500 00	585 00	10,000 00	
South Bound R. R. 5 p. c. bds.	2,000 00	1,980 00		
Guardian Trust & Dep. Co. stock	500 00	565 00		
City & Suburban Wash. 5 per cent. bonds	5,000 00	5,300 00	7,000 00	
Manufacturers Nat. Bk. stk.	3,000 00	2,700 00		
Fid. & Dep. Co. stock	5,000 00	18,500 00	15,000 00	
Fid. & Dep. Co. stock	5,000 00	18,500 00	10,000 00	
Un. Ry. & El. Co. income bonds	2,000 00	1,420 00	10,000 00	
Fid. Fire Ins. Co. stock	12,750 00	11,220 00		
Md. Trust Co. Beneficial Interest in Syndicate Underwriting, St. Louis Rys. (85 per cent. paid; value of certificates 15 per cent. above par)	50,000 00	50,000 00	35,000 00	
Beneficial Interest in 75 per cent. of $25,000 certificate Underwriting Syndicate of Lexington St. Ry.	18,750 00	23,437 00	17,601 73	
Fla. Central & Peninsular R. R. Underwriting Syndicate Beneficial Interest	25,000 00	27,500 00	25,000 00	
Total amounts	$923,141 00	$802,198 00	$670,986 73	$670,986 73

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States 2 per cent. bonds	$50,125 00	$51,166 67
United States 3 per cent. bonds	233,323 16	247,940 00
Maryland State bonds	76,949 71	80,352 00
Virginia century bonds	64,796 25	68,850 00
Washington county, Md., bonds	67,622 22	67,200 00

	Book value.	Market value.	
Prince George county, Md., bonds	$1,673 60		
Prince George county, Md., bonds	1,816 32		
Prince George county, Md., bonds	1,870 08	$7,306 67	
Prince George county, Md., bonds	1,951 17		
New York city bonds	106,400 00	107,416 67	
Baltimore city bonds	8,504 50	8,313 84	
Baltimore city bonds	26,745 50	26,056 00	
Baltimore city bonds	13,576 50	13,230 00	
Baltimore city bonds	13,000 00	13,271 50	
Baltimore city bonds	92,245 62	95,984 00	
Baltimore city bonds	40,742 25	43,456 00	
Baltimore city bonds	97,817 50	103,960 00	
City of Manchester, Va., bonds	130,914 75	137,443 17	
	31,497 50	31,800 00	
Total (carried out at book value)	$1,061,571 63	$1,103,746 52	

Cash in Company's office, $7,002.44; in bank, $66,642.70; total		$1,061,571 63
Agents' debit balances		73,645 14
All other items, viz.: Furniture		1,083 07
		100 00
Total		$1,807,386 57
Agents' credit balances		72 29
Total net ledger assets, as per balance		$1,807,314 28

NON-LEDGER ASSETS.

Interest due and accrued on:		
Bonds and stocks owned	$3,452 98	
Other assets	78 75	
Total outstanding interest		3,531 73
Market value of bonds and stocks over book value		42,174 89

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Accident	$23,781 18	$6,658 73	$17,122 45
Employers' liability	248,313 55	69,527 77	178,785 78
Sprinkler leakage	3,083 22	863 30	2,219 92
Plate glass	4,933 98	1,381 52	3,552 46
Steam boiler	23,200 28	6,496 09	16,704 10
	$303,312 21	$84,927 41	$218,384 80

Total net, not over three months due	218,384 80
Gross assets	$2,071,405 70

Items not Admitted.

Furniture, fixtures and safes	$100 00	
Agents' debit balances, unsecured	1,083 07	
Total		1,183 07
Total admitted Assets		$2,070,222 63

V. NON-LEDGER LIABILITIES.

	Claims adjusted and not paid.	In process of adjustment.	Known or estimated; proofs not filed.	Resisted by Company.
Accident	$922 92	$5,122 00	$6,521 00	$2,000 00
Employers' liability	.....	27,124 35	2,312 09	*50,811 31
Plate glass	225 77	.....	326 50	.....
Steam boiler	.....	355 48	.....	.....
Sprinkler leakage	.....	250 00	.....	.....
Net amounts of unpaid claim account	$1,148 69	$32,851 83	$9,159 59	$52,811 31

Aggregate and unpaid claims and expenses..... $95,971 42

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$91,384 16	$45,692 08	
Employers' liability	871,476 44	435,738 21	
Plate glass	24,802 99	12,401 49	
Steam boiler	25,799 54	12,899 77	
Sprinkler leakage	10,958 74	5,479 37	
Total one year or less			$512,210 92

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Employers' liability	$28,095 70	$22,476 56	
Plate glass	915 50	732 40	
Steam boiler	29,747 03	23,797 62	
Total more than one year			47,006 58

Total unearned premiums, as computed above..... 559,217 50

Total amount of all liabilities..... $655,188 92
Joint-stock capital actually paid up in cash..... 750,000 00
Surplus beyond capital and other liabilities..... 665,033 71

Total $2,070,222 63

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$5,892,550 00	$23,501 97
Written or renewed during the year	52,355,400 00	150,168 28
Total	$58,247,950 00	$173,670 25
Deduct expirations and cancellations	37,328,100 00	82,286 09
Net in force December 31, 1899	$20,919,850 00	$91,384 16
Employers' Liability Department:		
In force December 31 preceding year	$13,452,500 00	$217,206 90
Written or renewed during the year	57,025,750 00	1,033,064 17
Total	$70,478,250 00	$1,250,271 07
Deduct expirations and cancellations	13,740,750 00	350,457 61
Balance	$56,737,500 00	$899,813 46
Deduct reinsured policies	5,000 00	241 32
Net in force December 31, 1899	$56,732,500 00	$899,572 14

*Resisted by assured.

Sprinkler Leakage Department:	Risks.	Premiums.
In force December 31 preceding year	$275,300 00	$2,704 27
Written or renewed during the year	1,373,300 00	14,559 69
Totals	$1,648,600 00	$17,263 96
Deduct expirations and cancellations	420,800 00	4,296 47
Balance	$1,227,800 00	$12,967 49
Deduct reinsured policies	185,000 00	2,008 75
Net in force December 31, 1899	$1,042,800 00	$10,958 74
Plate Glass Department:		
In force December 31 preceding year	$198,067 67	$6,210 48
Written or renewed during the year	542,476 15	26,684 88
Totals	$740,543 82	$32,895 36
Deduct expirations and cancellations	211,105 69	7,176 87
Net in force December 31, 1899	$529,438 13	$25,718 49
Steam Boiler Department:		
In force December 31 preceding year	$2,746,500 00	$8,412 95
Written or renewed during the year	17,561,317 00	52,270 18
Totals	$20,307,817 00	$60,683 13
Deduct expirations and cancellations	1,129,250 00	5,136 56
Net in force December 31, 1899	$19,178,567 00	$55,546 57

Answers to General Interrogatories.

Losses incurred during the year		$248,439 23
Total amount of the Company's stock owned by the directors at par value		244,675 00
Total amount loaned to directors		124,435 00
Loaned to stockholders, not officers		35,000 00
Amounts deposited in various States for the protection of policyholders:		
Virginia	$16,150 00	
Ohio	55,250 00	

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Accident	$1,308,000 00	$4,343 95	$403 91	$546 76	$374,000 00
Employers' liability	17,206,500 00	258,894 51	26,396 66	54,505 66	17,071,500 00
Plate glass	118,125 06	6,975 01	2,060 50	2,060 50	119,864 08
Steam boiler	3,089,000 00	9,247 98	.....	.....	3,314,000 00
Sprinkler leakage	361,300 00	3,818 55	846 57	846 57	384,300 00
Aggregate	$22,082,925 06	$283,280 00	$29,707 64	$57,959 49	$21,763,664 08

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

NEWARK, N. J.

[Organized April 21, 1868; commenced business September 15, 1868.]

SAMUEL C. HOAGLAND, President. JAMES S. HEDDEN, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1899.

Entire plate glass premiums collected during the year...	$90,092 49	
Deduct reinsurance, abatement, rebate and return premiums	12,794 33	
Net cash actually received for premiums		$77,298 16
Rents		295 00
Interest on loans on mortgages of real estate		7,056 54
Interest upon other debts due the Company and on deposits in bank		20 04
Total Income during the year		$84,669 74
Balance of net or ledger assets December 31, 1898		159,716 80
Total		$244,386 54

III. DISBURSEMENTS DURING 1899.

Gross amount paid for plate glass claims	$40,582 21	
Deduct reinsurances, salvages and recoveries on losses previously paid	6,841 88	
Net paid policyholders		$33,740 33
Stockholders for interest or dividend (amount declared during the year, $6,000)		6,000 00
Commission or brokerage to agents, less received on reinsurance		24,653 71
Salaries, traveling and all expenses of agents and agencies not on commission account		769 14
Salaries and all other compensation of officers, $3,936; and home office employes, $4,949.79; total		8,885 79
Taxes on premiums, $1,963.32; taxes on property, $376.26; Insurance Department fees and agents' licenses, $1,764; municipal licenses, $219.97; total		4,323 55
Rent		1,000 00
Legal expenses, $94.51; real estate repairs and expenses (other than taxes), $419.32; total		513 83
Advertising, $250; printing and stationery, $889.34; total		1,139 34
All other items, viz.: General expenses, $1,425.95; internal revenue, $512.66; total		1,938 61
(Total miscellaneous expenses $49,223.97)		
Total Disbursements		$82,964 30
Balance		$161,422 24

IV. LEDGER ASSETS.

Book value of real estate unincumbered	$7,030 38
Mortgage loans on real estate	135,350 00
Cash in Company's office, $1,129.98; in bank, $17,700; total	18,829 98
Bills receivable, $368.74; agents' debit balances, $24.48; total	393 22
Total	$161,603 58
Agents' credit balances	181 34
Total net ledger assets, as per balance	**$161,422 24**

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	1,545 73
Market value of real estate over book value	3,819 62

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Plate glass	$14,775 36	$4,895 81	$9,879 55	
Total net, not over three months due				9,879 55
Gross Assets				**$176,667 14**

Items not Admitted.

Agents' debit balances unsecured	$24 48	
Bills receivable, unsecured	368 74	
Total		393 22
Total admitted Assets		**$176,273 92**

V. NON-LEDGER LIABILITIES.

Plate glass claims adjusted and not paid	$249 38	
In process of adjustment	1,333 18	
Known or estimated; proofs not filed	415 00	
Aggregate and unpaid claims and expenses		$1,997 56

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Plate glass	$80,416 39	$40,208 20	
Total one year or less			$40,208 20

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Plate glass	$2,075 08	$1,258 41	
Total more than one year			1,258 41
Total unearned premiums, as computed above			41,466 61
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			463 33
Total amount of all liabilities			$43,927 50
Joint-stock capital actually paid up in cash			100,000 00
Surplus beyond capital and other liabilities			32,346 42
Total			**$176,273 92**

VI. MISCELLANEOUS.

Risks and Premiums.

Plate Glass Department:	Risks.	Premiums.
In force December 31 preceding year	$3,405,060 00	$75,092 76
Written or renewed during the year	4,037,188 00	91,114 38
Total	$7,442,248 00	$166,207 14
Deduct expirations and cancellations	3,661,105 00	83,017 03
Balance	$3,781,143 00	$83,190 11
Deduct reinsured policies	102,826 00	698 64
Net in force December 31, 1899	$3,678,317 00	$82,491 47

Answers to General Interrogatories.

Losses incurred during the year	$33,942 17
Total amount of the Company's stock owned by the directors at par value	76,110 00
Dividends declared payable in stock from organization	41,364 00

Business in the State of New York during the year.

Plate glass risks written	$569,641 99
Premiums received	15,602 01
Losses paid	10,135 25
Losses incurred	10,796 75
Amount at risk end of year	569,641 99

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (Limited).

LONDON, ENGLAND.

OSCAR ISING, Resident Manager, No. 346 Broadway, New York.

I. INCOME DURING 1899.

	Accident.	Employers' liability.	Credit.	
Entire premiums collected during the year	$107 50	$6,887 80	$47,635 21	
Net cash actually received for premiums				$54,630 51
Interest on bonds and dividends on stock				4,507 58
Interest upon other debts due the Company and on deposits in bank				776 33
Income from all other sources, viz.: Recoveries previous years				19 64
Amount received from home office			$467,771 40	
Total Income during the year				**$59,934 06**

II. DISBURSEMENTS DURING 1899.

Net paid policyholders (credit claims)	$8,208 76
Commission or brokerage to agents, less received on re-insurance	7,624 45
Salaries, traveling and all expenses of agents and agencies not on commission account	480 60
Salaries and all other compensation of officers and home office employes	2,329 84
Taxes on premiums, $768.64; Insurance Department fees and agents' licenses, $169.50; total	938 14
Rent	490 00
Legal expenses	208 33
Furniture and fixtures, $417.10; printing and stationery, $142.98; total	560 08
All other items, viz.: Revenue, $250; general expenses, $640.25; traveling, $128.32; exchange, $212.22; postage, $191.46; total	1,222 25
(Total miscellaneous expenses $13,853.69)	
Total Disbursements	**$22,062 45**

III. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
Baltimore & Ohio prior lien bonds	$14,880 00	$15,200 00
St. Paul, Minn., Man. R. R. cons. mtg. bds.	50,000 00	57,875 00
Minn., Sault St. Marie & Atlantic R. R. 1st mtg. bonds	50,000 00	49,000 00
Denver & Rio Grande R. R. 1st cons. mtg. bonds	50,000 00	49,250 00
Lake Shore, Mich. So. R. R. bonds	26,969 00	27,500 00

	Book value.	Market value.	
Southern Pacific R. R. Co.'s 1st cons. mtg. series "A" bonds	$26,812 75	$26,375 00	
Pittsburgh, Cin., Chic. & St. L. R. R. Co. cons. mtg. series "A" bonds	10,912 75	11,350 00	
N. Y. city tax exempt bonds	251,385 70	251,385 70	
Total (carried out at book value)	$480,960 20	$487,935 70	$480,960 20
Cash in bank			27,765 10
Total			$508,725 30
Deduct ledger liabilities			988 50
Total net ledger Assets			**$507,736 80**

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks owned	1,907 50
Market value of bonds and stocks over book value	6,975 50

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Accident	$25 00	$6 25	$18 75	
Employers' liability	2,700 00	18 70	2,681 25	
Steam boiler	15 00	3 75	11 25	
	$2,740 00	$28 70	$2,711 25	
Total net, not over three months due				2,711 25
Total admitted Assets				**$519,331 05**

IV. NON-LEDGER LIABILITIES.

Aggregate and unpaid claims and expenses in process of adjustment (credit)	$2,179 63

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.	
Accident	$132 50	$66 25	
Employers' liability	9,587 80	4,793 90	
Steam boiler	15 00	7 50	
Credit insurance	47,635 21	23,817 60	
Total unearned premiums as computed above			28,685 25
Total amount of all liabilities			**$30,864 88**

V. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
Written or renewed during the year	$23,000 00	$132 50
Net in force December 31, 1899	$23,000 00	$132 50
Employers' Liability Department:		
Written or renewed during the year	$815,080 00	$9,587 80
Net in force December 31, 1899	$815,080 00	$9,587 80

Steam Boiler Department:	Risks.	Premiums.
Written or renewed during the year	$5,000 00	$15 00
Net in force December 31, 1899	$5,000 00	$15 00
Credit Department:		
Written or renewed during the year	$953,000 00	$51,635 21
Net in force December 31, 1899	$953,000 00	$51,635 21

Answers to General Interrogatories.

Losses incurred during the year	$8,208 76

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$20,000 00	$95 00	.....	.....	$23,000 00
Employers' liability	10,080 00	387 80	.....	.....	815,080 00
Steam boiler	.....	.....	.....	.....	5,000 00
Credit	475,000 00	25,300 00	$4,404 58	$4,404 58	953,000 00
Aggregate	$505,080 00	$25,782 80	$4,404 58	$4,404 58	$1,796,080 00

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

[Incorporated May 29, 1884; commenced business August 1, 1884.]

D. M. FERRY, President. E. A. LEONARD, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	
Entire premiums collected during the year....	$780,288 59	$431,859 87	
Deduct reinsurance, abatement, rebate and return premiums	150,017 92	52,073 43	
	$630,270 67	$379,786 44	
Net cash actually received for premiums			$1,010,057 11
Rents			1,805 07
Interest on loans on mortgages of real estate.....			10,308 94
Interest on bonds and dividends on stock.....			14,825 80
Interest upon other debts due the Company and on deposits in bank			387 95
Total Income during the year.....			$1,037,384 87
Balance of net or ledger assets December 31, 1898 (plus $500,000 increase of capital and surplus).....			711,797 12
Total			$1,749,181 99

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	
Gross amount paid for claims excepting weekly indemnity	$89,115 99	$41,232 96	
Gross amount paid for weekly or other periodical indemnity.....	210,747 36	158,921 38	
Total	$299,863 35	$200,154 34	
Deduct re-insurance, salvages and recoveries on losses previously paid.....	628 99	.....	
	$299,234 36	$200,154 34	
Net paid policyholders			$499,388 70
Stockholders for interest or dividend (amount declared during the year, $9,000)			9,000 00
Commission or brokerage to agents, less received on re-insurance			263,059 95
Salaries, traveling and all expenses of agents and agencies not on commisson account			70,348 21
Medical examiners' fees and salaries, $2,142; inspections, $12,236.50; total			14,378 50
Salaries and all other compensation of officers, $12,000; and home office employees, $34,701.70; total.....			46,701 70

Taxes on premiums, $17,244.64; on property, $4,097.60; Insurance Department fees, and agents' licenses, $6.161; municipal licenses, $1,210; taxes on franchise, $950; total.		$29,663 24
Rent		7,888 38
Legal expenses, $5,353.92; real estate repairs and expenses (other than taxes), $248.34; tax on real estate, $1,183.44; total		6,785 70
Furniture and fixtures, $588.30; advertising, $5,622.01; printing and stationery, $7,432.11; total		13,642 42
All other items, viz.: Postage, telegrams and express, $6,658.65; traveling, $4,563.25; adjusting, $8,905.50; general expenses, $2,821.10; revenue, $6,242.84; profit and loss, $9,832.59; total		39,053 93
(*Total miscellaneous expenses*.....$500,522.03)		
Total Disbursements		**$999,910 73**
Balance		**$749,271 26**

IV. LEDGER ASSETS.

Book value of real estate, unincumbered	$81,720 50
Mortgage loans on real estate	223,012 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
Muskegon City bonds	$10,710 00	$10,800 00	
Plymouth Water bonds	21,000 00	21,000 00	
Nashville Trunk Sewer bonds	50,000 00	52,500 00	
Santa Fe, Prescott & Phoenix Ry., bonds	17,000 00	20,000 00	
Menominee school bonds	11,390 00	11,600 00	
Cuyahoga County bonds	27,375 00	27,000 00	
Hamilton County bonds	25,625 00	26,750 00	
Staunton City bonds	10,650 00	10,400 00	
Sioux City school bonds	10,250 00	10,200 00	
Dubuque refunding bonds	25,750 00	25,500 00	
Salt Lake City bonds	20,400 00	20,300 00	
Jackson school bonds	9,773 10	9,500 10	
Big Rapids public improvement bonds	12,765 00	12,500 00	
Michigan war bonds	8,080 00	8,000 00	
Michigan war bonds	20,000 00	20,000 00	
Santa Fe, Prescott & Phoenix Ry. bonds	20,000 00	20,000 00	
Sturgis Electric Light bonds	5,250 00	5,250 00	
Sturgis Electric Light bonds	5,200 00	5,200 00	
Sturgis Electric Light bonds	5,000 00	5,000 00	
Mahoning Co. Infirmary Building bonds	26,250 00	26,250 00	
Northville Electric Light bonds	14,500 00	14,500 00	
Mongaugon Township school bonds	10,000 00	10,000 00	
Total (carried out at book value)	$366,968 10	$372,250 10	366,968 10
Cash in Company's office, $7,419.90; in banks, $69,947.44; total			77,367 34
All other items			203 32
Total net ledger assets, as per balance			**$749,271 26**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$6,143 16	
Bonds and stocks owned	5,759 34	
Rents due and accrued on Company's property or lease	375 00	
Total outstanding interest		12,277 50
Market value of bonds and stocks over book value		5,282 00

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Accident	$208,743 94	$54,273 42	$154,470 52
Employers' liability	61,716 03	12,960 36	48,755 67
	$270,459 97	$67,233 78	$203,226 19

Total net, not over three months due	203,226 19
Total admitted Assets	**$970,056 95**

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by company on its own account. [Not outlawed.]	Estimated expenses incident to settlement.
Accident	$10,080 00	$30,533 33	.....
Employers' liability	12,770 00	.....	$81,550 00
Net amount of unpaid claim account	$22,850 00	$30,533 33	$81,550 00

Aggregate and unpaid claims and expenses	$134,933 33

Unearned premiums, at 50 per cent. on premiums running one year or less:

	Premiums.	Unearned premiums.
Accident	$634,628 98	$317,314 49
Employers' liability	325,475 52	162,737 76

Total unearned premiums, as computed above	480,052 25
Total amount of all liabilities	$614,985 58
Joint-stock capital actually paid up in cash	**250,000 00**
Surplus beyond capital and other liabilities	**105,071 37**
Total	**$970,056 95**

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$77,099,133 00	$530,833 19
Written or renewed during the year	130,125,300 00	838,879 10
Total	$207,224,433 00	$1,369,712 29
Deduct expirations and cancellations	122,155,433 00	729,621 33
Balance	$85,069,000 00	$640,090 96
Deduct reinsured policies	1,260,000 00	5,461 98
Net in force December 31 1899	$83,809,000 00	$634,628 98

Employers' Liability Department:		
In force December 31 preceding year	$45,440,000 00	$342,057 50
Written or renewed during the year	50,020,000 00	427,682 92
Total	$95,460,000 00	$769,740 42
Deduct expirations and cancellations	49,380,000 00	442,802 96
Balance	$46,080,000 00	$326,937 46
Deduct reinsured policies	255,000 00	1,461 94
Net in force December 31, 1899	$45,825,000 00	$325,475 52

Answers to General Interrogatories.

Losses incurred during the year	$499,388 70
Total amount of the Company's stock owned by the directors, at par value	188,000 00

Amount deposited in various States for the protection of policyholders:

Ohio	$53,750 00
Virginia	10,400 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$14,178,650 00	$69,942 05	$18,414 95	$18,414 95	$14,178,650 00
Employers' liability	10,280,000 00	62,596 29	15,687 12	15,687 12	10,280,000 00
Aggregate	$24,458,650 00	$132,538 34	$34,102 07	$34,102 07	$24,458,650 00

THE TRAVELERS' INSURANCE COMPANY.

[ACCIDENT DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business April 1, 1864.]

JAMES G. BATTERSON, President. JOHN E. MORRIS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Health.	
Entire premiums collected during the year	$2,116,915 35	$1,034,153 56	$14,929 06	
Deduct reinsurance, abatement, rebate and return premiums	29,833 01	69,032 46	175 23	
	$2,087,082 34	$965,121 10	$14,753 83	
Net cash actually received for premiums				$3,066,957 27
Interest on bonds and dividends on stock				185,069 04
Interest upon other debts due the Company and on deposits in bank				15,294 95
Income from all other sources, viz.: Profit and loss				1,028 36
Total Income during the year				$3,268,349 62
Balance of net or ledger assets December 31, 1898				4,264,781 77
Total				$7,533,131 39

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Health.	
Gross amount paid for claims excepting weekly indemnity	$326,704 77	$265,028 81	.....	
Gross amount paid for weekly or other periodical indemnity	638,060 04	.....	$1,352 48	
Total	$964,764 81	$265,028 81	$1,352 48	
Deduct reinsurances, salvages and recoveries on losses previously paid	2,747 40	2,577 09	.....	
	$962,017 41	$262,451 72	.....	
Surrendered values paid	2,155 73	.....	.....	
	$964,173 14	$262,451 72	$1,352 48	
Net paid policyholders				$1,227,977 34
Stockholders for interest or dividend (amount declared during the year, $100,000)				100,000 00
Commission or brokerage to agents, less received on reinsurance				851,997 81
Salaries, traveling and all expenses of agents and agencies not on commission account				77,192 79
Medical examiners' fees and salaries, $35,478.19; inspections, $12,677.25; total				48,155 44

Expense of claim adjustments (accident, $17,150.97; employers' liability, $101,927.24); total	$119,078 21
Salaries and all other compensation of officers, $7,500; and home office employes, $100,493.24; total	107,993 24
Taxes on premiums, $38,154.31; U. S. revenue, $16,842.59; Insurance Department fees and agents' licenses, $10,008.90; municipal licenses, $3,563.96; taxes on franchise, $2,105; total	70,674 76
Rent	26,223 40
Legal expenses	5,923 31
Furniture and fixtures, $2,289.86; advertising, $29,579.97; printing and stationery, $33,337.28; total	65,207 11
Losses on ledger assets actually sold or matured, under book value	2,156 48
All other items, viz.: Express, $6,187.24; expense, $10,724.78; exchange, $1,702.89; postage, $12,025.85; traveling, $626.64; total	31,267 40
(*Total miscellaneous expenses*.....$1,505,869.95)	
Total Disbursements	$2,733,847 29
Balance	$4,799,284 10

IV. LEDGER ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States 4 per cent. bonds	$13,500 00	$14,250 00
Colorado 6 per cent. warrants	42,670 02	43,026 66
Tennessee 3 per cent. bonds	23,700 00	22,278 00
Hamblen, Tenn., 6 per cent. bonds	15,000 00	16,350 00
Henderson, N. C., 6 per cent bonds	68,100 00	75,640 00
Lucas, Ohio, 4 per cent. bonds	51,000 00	51,000 00
Montrose, Col., 4 per cent. bonds	5,200 00	5,200 00
Mesa, Col., 6 per cent. bonds	7,000 00	7,000 00
Rio Grande, Col., 4 per cent. bonds	8,500 00	8,500 00
Rio Arriba, N. M., 8 per cent. bonds	1,896 00	2,200 00
Bastrop, Tex., 6 per cent. bonds	15,525 00	15,525 00
Cass county, North Dak., 6 per cent. bds.	22,000 00	22,000 00
Cartersville, Ga., 5 per cent. bonds	24,375 00	25,000 00
Cedar Rapids, Iowa, 6 p. c. warrants	25,981 82	25,981 82
Council Bluffs, Iowa, 6 p. c. warrants	26,150 00	26,150 00
Durham, N. C., 6 per cent. bonds	58,000 00	57,500 00
Dalton, Ga., 6 per cent. bonds	17,675 00	17,675 00
El Paso, Tex., 6 per cent. bonds	26,062 50	26,062 50
Ft. Worth, Tex., 7 p. c. water works bds.	17,980 80	16,880 00
Howard, Kansas, 8 per cent. bonds	20,441 43	27,120 00
Lima, Ohio, 6 per cent. bonds	15,980 00	16,000 00
Paw Paw, Kansas, 8 per cent. bonds	6,813 50	9,040 00
Parsons, Kansas, 6 per cent. bonds	20,000 00	22,300 00
Parsons, Kansas, 6 per cent. warrants	3,517 85	3,668 26
Reidsville, N. C., 6 per cent. bonds	25,000 00	25,000 00
Richmond, Va., 4 per cent. bonds	30,937 50	31,800 00
Richmond, Va., 4 per cent. bonds	22,440 00	25,440 00
Salisbury, N. C., 5 per cent. bonds	40,086 00	45,000 00
Winston, N. C., 6 per cent. bonds	35,396 40	36,217 50
Winston, N. C., 6 per cent. bonds	17,199 00	18,400 00
Chic., Burlington & Quincy, 4 p. c. bonds.	3,000 00	6,120 00
Chic., Burlington & Quincy, 3½ p. c. bds.	15,750 00	21,367 50
Chic., Burlington & Quincy, 7 p. c. bonds.	10,000 00	11,300 00
Chicago & Northwestern 5 per cent. bonds.	52,500 00	58,000 00
Cleve., Lorain & Wheeling 5 per cent. bds.	52,625 00	53,000 00
Houston, East & West Texas, 5 p. c. bonds.	43,750 00	50,500 00
Montana Central 6 per cent. bonds	56,750 00	67,500 00
N. Y., N. H. & H. con. deb. certs	83,272 50	116,875 00
Pitts., Cinn., Chic. & St. Louis, 4 p. c. bds.	30,000 00	31,200 00
Raleigh & Gaston 5 per cent. bonds	55,915 00	57,240 00
St. Louis, Iron Mt. & Southern 5 p. c. bds.	171,093 75	165,000 00
Southern Pacific of California 5. c. bonds.	50,500 00	52,000 00
Union Pacific 4 per cent. bonds	92,375 00	104,000 00
Willmar & Sioux Falls 5 per cent. bonds.	52,500 00	59,500 00
Cleveland, Ohio, 5 p. c. electric bonds	50,450 00	53,000 00

	Book value.	Market value.	
Chicago North Shore street 6 per cent. bds.	$26,500 00	$26,500 00	
Northwestern Elevated, Chicago, 5 p. c. bds.	99,500 00	100,000 00	
West Chicago Street Tunnel 5 per cent. bds.	50,500 00	52,500 00	
Galveston Wharf Co. 5 per cent. bonds....	50,000 00	50,000 00	
Northwestern Telegraph Co. 7 per cent. bds.	51,318 00	48,150 00	
Chicago, Burlington & Quincy stock.....	151,908 00	168,380 25	
Chic., Milwaukee & St. Paul pfd. stock....	230,768 75	309,600 00	
Chic., Milwaukee & St. Paul com. stock..	66,116 00	82,250 00	
Chicago & Northwestern pfd. stock.....	23,268 75	39,600 00	
Central Railroad Co. of New Jersey stock.	63,437 50	71,400 00	
Delaware & Hudson Canal Co. stock.....	28,056 25	29,500 00	
Great Northern pfd. stock.....	32,175 00	34,600 00	
Illinois Central stock.....	83,377 08	78,575 00	
Illinois Central (leased line) 4 p. c. stock..	39,394 00	40,000 00	
Oswego & Syracuse stock.....	40,600 00	42,000 00	
Pittsburg, Fort Wayne & Chicago stock..	173,250 00	187,000 00	
Pennsylvania stock.....	277,955 17	314,349 06	
St. Joseph, South Bend & South. pfd. stk.	12,500 00	12,500 00	
Union Pacific stock.....	23,462 50	9,600 00	
Union Pacific pfd. stock.....	16,987 50	17,250 00	
American National, Hartford, Conn., stock.	44,054 00	50,400 00	
Ætna National, Hartford, Conn., stock....	44,261 62	62,640 00	
City Bank, Hartford, Conn., stock.....	55,101 75	56,112 00	
Farmers & Mech. Nat., Hart., Conn., stk...	48,806 87	42,688 00	
Hartford Trust Co., Hartford, Conn., stock.	49,878 15	77,500 00	
Mercantile National, Hartford, Conn., stk.	2,182 00	1,000 00	
Phœnix National, Hartford, Conn., stock.	117,085 00	100,491 00	
New Britain Nat. New Britain, Conn. stk.	17,540 00	23,100 00	
Home National, Meriden, Conn. stock.....	36,467 67	33,250 00	
Meriden National, Meriden, Conn. stk.....	6,050 00	5,000 00	
Nat. Bank of Com., New York, N. Y. stk.	13,975 00	25,000 00	
Nat. Shoe & Leather, New York, N. Y., stk.	110,125 00	76,650 00	
St. Paul Nat., St. Paul, Minn. stock.....	10,000 00	7,500 00	
Col. Valley (Col.) Land Co., Den., Col., stk	214,200 00	214,200 00	
Northwestern Telegraph Co. stock.....	106,842 50	120,000 00	
Western Union Telegraph Co. stock.....	180,464 50	188,100 00	
Total (carried out at book value).....	$4,126,717 63	$4,442,192 55	$4,126,717 63
Cash in Company's office, $262.23; in bank, $670,072.18; total			670,334 41
Agents' debit balances			2,232 06
Total net ledger assets, as per balance			$4,799,284 10
Interest due and accrued on bonds and stocks owned			32,090 09
Market value of bonds and stocks over book value			315,474 92
Gross Assets			$5,146,849 11
Items not Admitted.			
Agents' debit balances, unsecured			2,232 06
Total admitted Assets			$5,144,617 05

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Known or estimated; proofs not filed.	Resisted by Company on its own account. [Not outlawed.]	Resisted for employers.	
Accident	$8,300 00	$61,971 85	$39,500 00	.....	
Employes' liability	.....	.....	.....	*$586,520 26	
Net amounts of unpaid claim accounts	$8,300 00	$61,971 85	$39,500 00	$586,520 26	
Aggregate and unpaid claims and expenses					$696,292 11

*Including $115,453.02

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$1,367,254 16	$683,627 08	
Employers' liability	819,049 82	409,524 91	
Health	14,624 06	7,312 03	
Total one year or less			$1,100,464 02

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Accident	$55,293 87	$390,436 53	
Employers' liability	14,957 88	9,468 67	
Total more than one year			399,905 20

Total unearned premiums, as computed above	$1,500,369 22
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	85,000 00
All other liabilities, viz.: Special reserve	100,000 00
Total amount of all liabilities	**$2,381,661 33**
Joint-stock capital actually paid up in cash	1,000,000 00
Surplus beyond capital and other liabilities	1,762,955 72
Total	**$5,144,617 05**

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31, preceding year	$276,145,109 00	$1,333,107 51
Written or renewed during the year	495,482,179 00	2,116,915 35
Total	$771,627,288 00	$3,450,022 86
Deduct expirations and cancellations	497,702,504 00	2,079,886 23
Balance	$273,924,784 00	$1,430,136 63
Deduct reinsured policies	1,251,000 00	4,831 70
Net in force December 31, 1899	$272,673,784 00	$1,425,304 93

Employers' Liability Department:		
In force December 31, preceding year	$89,939,393 00	$768,805 46
Written or renewed during the year	104,463,833 00	1,034,153 56
Total	$191,403,226 00	$1,802,959 02
Deduct expirations and cancellations	97,124,833 00	968,951 32
Balance	$94,278,393 00	$834,007 70
Deduct reinsured policies	15,000 00	37 80
Net in force December 31, 1899	$94,263,393 00	$833,969 90

Health Department:		
Written or renewed during the year	.....	$14,929 06
Deduct expirations and cancellations	.....	305 00
Net in force December 31, 1899	.....	$14,624 06

Answers to General Interrogatories.

Losses incurred during the year		$1,479,100 54
Total amount of the Company's stock owned by the directors, at par value		102,800 00
Dividends declared payable in stock from organization		600,000 00
Total amount loaned to officers and directors		6,649 40
Loaned to stockholders, not officers		13,850 00
Amount deposited in Ohio for the protection of policy-holders	$51,000 00	

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident	$72,887,350 00	$285,183 88	$89,877 73	$102,930 98	$40,088,043 00
Employers' liability	42,383,100 00	344,902 85	77,914 14	77,914 14	39,416,283 00
Health	.....	2,599 73	164,28	164 28	.....
Aggregate	$115,270,450 00	$632.686 46	$167,956 15	$181,009 40	$79,504,326 00

UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

[Organized December 29, 1892; commenced business April 18, 1893.]

EDWARD CLUFF, President. LEGRAND L. ATWOOD, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

	Accident.	Employers' liability.	Plate glass.	Steam boiler.	
Entire premiums collected during the year	$295,845 09	$437,472 81	$82,369 49	$30,576 72	
Deduct reinsurance, abatement, rebate and return premiums	78,189 58	245,806 06	14,581 28	25,397 91	
	$217,655 51	$191,666 75	$67,788 21	$5,178 81	
Net cash actually received for premiums					$482,289 28
Interest on loans on mortgages of real estate					9,774 00
Interest on bonds and dividends on stock					11,045 00
Income from all other sources					87 29
Total Income during the year					**$503,195 57**
Balance of net or ledger assets December 31, 1898					509,453 30
Total					**$1,012,648 87**

III. DISBURSEMENTS DURING 1899.

	Accident.	Employers' liability.	Plate glass.	Steam boiler.	
Gross amount paid for claims excepting weekly indemnity	$18,787 15	.....	$35,122 24	$265 75	
Gross amount paid for weekly or other periodical indemnity	100,098 45	249,623 54	.....	.....	
	$118,885 60	$249,623 54	$35,122 24	$265 75	
Net paid policyholders					$403,897 13
Commission or brokerage to agents, less received on reinsurance					85,874 40
Salaries, traveling and all expenses of agents and agencies not on commission account					19,214 54
Inspections					9,442 24
Salaries and all other compensation of officers, $9,700; home office employees, $35,906.03; total					45,606 03
Taxes on premiums, $12,264.64; Insurance Department fees and agents' licenses, $5,592.91; municipal licenses, $635.35; total					18,492 90
Rent					4,324 57
Legal expenses					5,047 07

Furniture and fixtures, $335.98; advertising, $1,920.75; printing and stationery, $5,562.81; total	$7,819 54
All other items, viz.: Adjusting, $17,463.80; general expenses, $14,778.19; total	32,241 99
(*Total miscellaneous expenses* $228,063.38)	
Total Disbursements	**$631,960 41**
Balance	**$380,688 46**

III. LEDGER ASSETS.

Mortgage loans on real estate	$128,985 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
St. Louis City 3.65 per cent. gold bonds	$250,000 00	$260,000 00	
St. Louis Brew. Asso. 6 per cent. bonds	30,840 00	31,000 00	
Seattle Lake, Wash., Waterway Co. 6 p. c. b.	1,000 00	1,000 00	
Total (carried out at book value)	$281,840 00	$292,000 00	281,840 00
Cash in Company's office, $3,355.73; in bank, $10,897.67; total			14,253 40
Agents' debit balances			610 06
Total			$425,688 46

Deduct Ledger Liabilities.

Borrowed money	45,000 00
Total net ledger assets, as per balance	$380,688 46

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$2,512 57	
Bonds and stocks owned	156 00	
Total outstanding interest		2,668 57
Market value of bonds and stocks over book value		10,160 00

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Accident	$66,184 71	$17,279 82	$48,904 89
Employers' liability	26,810 99	4,021 63	22,789 36
Plate glass	25,264 20	6,052 84	19,211 36
Steam boiler	4,368 15	655 21	3,712 94
	$122,628 05	$28,009 50	$94,618 55

Total net, not over three months due	94,618 55
Gross Assets	**$488,135 58**

Items not Admitted.

Agents' debit balances, unsecured	610 06
Total admitted Assets	**$487,525 52**

V. NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by company on its own account. [Not outlawed.]	Estimated expenses incident to settlement.	
Accident	$5,810 00	$5,250 00	.....	
Employers' liability	.....	.....	$44,000 00	
Plate glass	2,349 85	.....	.....	
Net amounts of unpaid claim account	$8,159 85	$5,250 00	$44,000 00	
Aggregate and unpaid claims and expenses				$57,409 85

Unearned premiums, at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Accident	$92,221 42	$46,110 71	
Plate glass	70,959 52	35,479 76	
Total one year or less			$81,590 47

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Plate glass	$1,950 00	$1,564 00	
Total more than one year			1,564 00
Total unearned premiums, as computed above			83,154 47
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			1,340 00
Total amount of all liabilities			$141,904 32
Joint-stock capital actually paid up in cash			250,000 00
Surplus beyond capital and other liabilities			95,621 20
Total			$487,525 52

VI. MISCELLANEOUS.

Risks and Premiums.

Accident Department:	Risks.	Premiums.
In force December 31 preceding year	$27,197,375 00	$129,761 35
Written or renewed during the year	38,753,483 00	273,890 73
Total	$65,950,858 00	$403,652 08
Deduct expirations and cancellations	43,618,590 00	311,430 66
Net in force December 31, 1899	$22,332,268 00	$92,221 42
Employers' Liability Department:		
In force December 31 preceding year	$55,977,632 00	$365,942 26
Written or renewed during the year	53,291,275 00	370,434 24
Total	$109,268,907 00	$736,376 50
Deduct expirations and cancellations	49,635,500 00	555,833 90
Balance	$59,633,407 00	$180,542 60
Deduct reinsured policies	59,633,407 00	180,542 60
Plate Glass Department:		
In force December 31 preceding year	$1,810,104 00	$71,063 92
Written or renewed during the year	2,155,683 00	88,206 59
Total	$3,965,787 00	$159,270 51
Deduct expirations and cancellations	2,221,331 00	86,360 99
Net in force December 31, 1899	$1,744,456 00	$72,909 52

Steam Boiler Department:	Risks.	Premiums.
In force December 31 preceding year	$9,516,680 00	$24,514 51
Written or renewed during the year	6,589,999 00	23,953 41
Total	$16,106,679 00	$48,467 92
Deduct expirations and cancellations	6,806,249 00	27,581 13
Balance	$9,300,430 00	$20,886 79
Deduct reinsured policies	9,300,430 00	20,886 79

Answers to General Interrogatories.

Losses incurred during the year	$403,897 13
Total amount of the Company's stock owned by the directors, at par value	248,300 00

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Accident	$1,240,000 00	$3,709 77	$1,131 40	$1,131 40	$902,720 00
Employers' liability	18,750,000 00	24,549,74	45,417 59	45,417 59	*
Plate glass	313,795 00	15,060 41	9,019 87	9,019 87	304,067 00
Steam boiler	955,000 00	1,055 19	.....	.....	*
Aggregate	$21,258,795 00	$44,375 11	$55,568 86	$55,568 86	$1,206,787 00

*Employers liability and Steam boiler risks wholly reinsured in Maryland Casualty Company.

UNION SURETY AND GUARANTY COMPANY.

PHILADELPHIA, PA.

[Organized March 6, 1899; commenced business April 11, 1899.]

ARNOLD MARCUS, President. JULIEN J. MASON, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $250,000.

II. INCOME DURING 1899.

	Fidelity and surety.	Title.	
Entire premiums collected during the year.	$11,313 48	$130 75	
Deduct reinsurance, abatement, rebate and return premiums	230 08	19 55	
	$11,083 40	$111 20	
Net cash actually received for premiums			$11,194 60
Rents			9,286 43
Interest on loans on mortgages of real estate			3,242 99
Interest on collateral loans			304 05
Interest on bonds and dividends on stock			63 00
Interest upon other debts due the Company and on deposits in bank			1,285 48
Profit on sale or maturity of ledger assets during the year over book values			51,662 61
From inspection fees			100 00
Income from all other sources, viz.: Exchange, $20.55; registration fees, $107,03; conveyancing, $4.50; rent and real estate commissions, $187.54; total			319 62
Total Income during the year			**$77,458 78**
Net ledger Assets April 11, 1899			**293,142 83**
Total			**$370,601 61**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$9,898 22	
Deduct reinsurances, salvages and recoveries on losses previously paid	6 00	
Net paid policyholders		$9,892 22
Commission for brokerage to agents, less received on reinsurance		2,734 47
Salaries, traveling and all expenses of agents and agencies not on commission account		8,378 85
Salaries and all other compensation of officers, $7,787.12; home office employes, $8,945.17; total		16,732 29
Taxes on property, $3,109.01; Insurance Department fees and agents' licenses, $174.40; taxes on franchise, $877; total		4,160 41
Rent		2,333 36
Legal expenses, $9,077.47; real estate repairs and expenses (other than taxes), $7,730.79; total		16,808 26
Advertising, $1,544.41; printing and stationery, $2,153.40; total		3,697 81

Losses on ledger assets actually sold or matured, under book value		$18 00
All other items, viz: Interest paid depositors, $1,017.60; heat, light and incidental expenses, $1,980.36; total		2,997 96
(*Total miscellaneous expenses*	$5,786.14)	
Total Disbursements		$67,753 63
Balance		$302,847 98

IV. LEDGER ASSETS.

Book value of real estate, unincumbered	$67,859 44
Mortgage loans on real estate	184,474 31

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Penn. Gas Co. stock	$500 00	$350 00	$400 00	
Judgment binding real estate.	220 00	220 00	220 00	
Belmont Driving Club and judgment stock	250 00	261 75	261 75	
Chesapeake & Albermarle Canal Co. bonds	1,000 00	1,010 00	600 00	
Phila. Traction Co. stock	5,500 00	10,450 00		
Welsbach Light Co. stock	15,000 00	13,800 00		
Electric Co. of America stock.	30,000 00	8,100 00		
Philadelphia City Passenger Ry. stock	400 00	1,664 00	25,000 00	
Pennsylvania R. R. Co. stock.	1,300 00	1,699 75		
Reading R. R. Co. com. stock	5,000 00	937 50		
Pennsylvania R. R. Co. stock	5,000 00	6,537 50	4,000 00	
Philadelphia Elec. Co. stock..	1,000 00	240 00	100 00	
Electric Light & Power Co. of Hightstown bonds	6,000 00	6,000 00	1,500 00	
Lincoln Trust Co. stock	600 00	240 00	160 00	
Electric Co. of America stock.	20,000 00	5,400 00		
Philadelphia Elec. Co. stock..	22,500 00	5,400 00		
Asphalt Co. of America stock.	15,000 00	3,938 50		
Daylight Prism Co. stock	10,000 00	5,400 00	15,000 00	
Welsbach Commer'l pref. stk.	2,500 00	1,400 00		
West. N. Y. & Pa. R. R. stock	5,000 00	562 50		
Electric Co. of America stock	15,000 00	4,050 00		
Note of W. H. Walker (since paid)	400 00	400 00	400 00	
Pennsylvania R. R. Co. stock	10,000 00	1,375 00	500 00	
Union Surety Co. stock	1,105 00	14,062 50	10,000 00	
General Carriage Co. stock receipt	700,000 00	35,000 50	800 00	
Union Surety Co stock	1,250 00	1,652 50		
Secured by first mortgage as collateral	1,100 00	1,100 00	1,100 00	
Secured by second mtg. as collateral	3,000 00	3,000 00	1,500 00	
Secured by first mortgage as collateral	1,500 00	1,500 00	1,200 00	
Total amounts	$881,270 00	$135,660 50	$62,741 75	62,741 75

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
Union Trust Co. stock	$765 00	$750 00	
Fidelity Storage and Warehouse stock	250 00	300 00	
Total (carried out at book value)	$1,015 00	$1,050 00	1,015 00

Cash in Company's office, $1,801.31; in bank, $20,755.69; total	$22,557 00
All other items, viz: Accrued interest and commissions, $1,123.47; suspense account, $1,034.87; judgment, $5,934.88; due from Union Surety Co., $40,519.71; Dime Savings Bank, $1,580.27; advances on building operations, $11,700.16; special settlement account, $365.87; furniture and fixtures, $14,640.02; miscellaneous, $271.94; total....	77,171 19
Total	$415,818 69

Deduct Ledger Liabilities.

Deposits and trust funds.....	112,970 71
Total net ledger assets, as per balance.....	**$302,847 98**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$3,472 98	
Collateral loans	625 78	
Rents due and accrued on Company's property or lease..	355 22	
Total outstanding interest.....		4,453 98

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.	
Fidelity and surety.....	$1,719 12	$31 72	$1,687 40	
Total net, not over three months due.....				1,687 40
**Gross Assets..... **				**$308,989 36**

Items not Admitted.

Special settlement account.....	$365 87	
Furniture, fixtures and safes.....	14,640 02	
Miscellaneous	271 94	
Suspense account	1,034 87	
Total		16,312 70
**Total admitted Assets..... **		**$292,676 66**

V. NON-LEDGER LIABILITIES.

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.	
Fidelity and surety.....	$11,000 14	$5,500 01	
Title insurance	3,414 41	1,707 20	
Total one year or less.....			$7,207 21

Unearned premiums, *pro rata*, on risks running more than one year:

	Premiums.	Unearned premiums.	
Fidelity and surety.....	$9,795 34	$6,856 74	
Total more than one year.....			6,856 74
Total unearned premiums, as computed above.....			$14,063 95
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			1,354 32
**Total amount of all liabilities..... **			**$15,418 27**
**Joint-stock capital actually paid up in cash..... **			**250,000 00**
**Surplus beyond capital and other liabilities..... **			**27,258 39**
**Total ..... **			**$292,676 66**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity Department:	Risks.	Premiums.
Written or renewed during the year	$1,597,060 00	$6,700 94
Deduct expirations and cancellations	218,750 00	716 75
Balance	$1,378,310 00	$5,984 19
Deduct reinsured policies	147,900 00	743 69
Net in force December 31, 1899	$1,230,410 00	$5,240 50
Surety Department:		
Written or renewed during the year	$3,110,448 44	$22,246 43
Deduct expirations and cancellations	985,733 75	7,435 24
Net in force December 31, 1899	$2,124,714 69	$14,811 19
Title Department:		
Written or renewed during the year	$1,596,663 00	$4,098 91
Deduct expirations and cancellations	36,000 00	90 00
Balance	$1,560,663 00	$4,008 91
Deduct reinsured policies	237,800 00	594 50
Net in force December 31, 1899	$1,322,863 00	$3,414 41

Business in the State of New York during the year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Am't at risk end of year.
Fidelity	$195,360 00	$1,156 75	$40 80	$40 80	$193,460 00
Surety	927,671 17	6,557 53	.....	.....	907,071 17
Aggregate	$1,123,031 17	$7,714 28	$40 80	$40 80	$1,100,531 17

UNITED STATES FIDELITY AND GUARANTY COMPANY.

BALTIMORE, MD.

[Organized March 19, 1896; commenced business August 1, 1896.]

JOHN R. BLAND, President. GEORGE R. CALLIS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,500,000.

II. INCOME DURING 1899.

Entire fidelity and surety premiums collected during the year	$646,846 79	
Deduct reinsurance, abatement, rebate and return premiums	82,597 29	
Net cash actually received for premiums		$564,249 50
Interest on loans on mortgages of real estate		90 00
Interest on collateral loans		11,631 15
Interest on bonds and dividends on stock		25,228 41
Interest upon other debts due the Company and on deposits in bank		3,807 83
Profit on sale or maturity of ledger assets during the year over book values		4,608 80
Income from all other sources, viz.: Surplus derived from sale of stock subscriptions to department of Guaranteed Attorneys and cash deposited for security of risks		55,222 55
Total Income during the year		**$664,838 24**
Balance of net or ledger assets December 31, 1898 (plus $500,000 increase of capital)		1,770,671 00
Total		**$2,435,509 24**

III. DISBURSEMENTS DURING 1899.

Gross amount paid for fidelity and surety claims	$74,180 39	
Deduct reinsurances, salvages and recoveries on losses previously paid	14,032 74	
Net paid policyholders		$60,148 15
Commission or brokerage to agents, less received on reinsurance		127,716 55
Salaries, traveling and all expenses of agents and agencies not on commission account		95,797 22
Salaries and all other compensation of officers, $18,816.63; and home office employes, $33,355.76; total		52,172 39
Taxes on premiums, $12,733.48; taxes on property, $591.18; Insurance Department fees and agents' license, $17,606.37; municipal licenses, $746.02; taxes on franchise, $1,875; total		33,552 05
Rent		2,837 00
Legal expenses		12,047 24

Furniture and fixtures, $3,162.55; advertising, $7,685.93; printing and stationery, $14,098.59; total		$24,947 07
All other items, viz.: Postage, revenue and telegrams, $17,507.41; expressage, $3,481.43; incidentals, development, etc., $13,024.81; total		34,013 65
(*Total miscellaneous expenses*	$383,083.17)	
Total Disbursements		**$443,231 32**
Balance		**$1,992,277 92**

IV. LEDGER ASSETS

Book value of real estate, unincumbered		$61,416 71
Mortgage loans on real estate		47,995 72

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Georgia & Alabama R. R. 5 per cent. 1st mtg. bonds	$1,000 00	$1,030 00	
United Rys. & Electric Co. of Balt. 4 p. c. income bonds.	11,000 00	7,810 00	
City & Sub. Ry. of Washington, D. C., 5 p. c. 1st mtg. bonds	1,000 00	1,060 00	
Florida Central & Peninsular R. R. certs	5,000 00	4,500 00	
Continental Trust Co. stock.	7,700 00	12,782 00	
Maryland Casualty Co. stock.	3,750 00	10,050 00	$44,700 00
Western National Bank stk..	500 00	1,125 00	
United Rys. & Electric Co. of Baltimore stock	8,150 00	2,608 00	
Old Line Real Estate & Trust Co. stock	5,000 00	5,900 00	
Fidelity & Deposit Co. of Maryland stock	2,500 00	9,150 00	
B. & O. (S. W. div.) 3½ per cent. 1st mtg. bonds	1,000 00	880 00	
Norfolk & Western R. R. 4 per cent. 1st mtg. bonds	500 00	455 00	
Wilmington & Weldon R. R. "B" certificates	1,700 00	2,040 00	1,700 00
United Rys. & Electric Co. of Balt. 4 p. c. 1st mtg. bonds.	15,000 00	14,475 00	
Charleston Cons. Ry., Gas & Electric Co. 5 p. c. bonds	1,000 00	980 00	
Galveston, Tex., 5 p. c. bds.	1,000 00	1,050 00	20,000 00
Georgia & Alabama R. R. 5 per cent. 1st mtg. bonds	5,000 00	5,150 00	
City & Suburban Ry. Co. of Balt. 5 p. c. 1st mtg. bds	1,000 00	1,150 00	
Wilmington & Weldon R. R. Co. stock	900 00	1,462 50	
Atlantic Coast Line com. stk.	400 00	912 00	2,500 00
Wilmington & Weldon R. R. "B" certificates	800 00	960 00	
Easton National Bank stock.	1,500 00	2,700 00	2,000 00
Fidelity & Deposit Co. of Maryland stock	400 00	1,464 00	2,400 00
Guardian, Trust & Deposit Co. stock	1,200 00	1,392 00	
Georgia & Alabama R. R. 5 p. c. 1st mtg. bonds	31,000 00	31,930 00	
Georgia & Alabama R. R. Co. stock	20,000 00	10,400 00	
Georgia & Alabama R. R. Co. stock	10,000 00	2,600 00	
Norfolk St. Ry. Co. stock	22,500 00	28,800 00	
Richmond Trust & Safe Deposit Co. stock	9,200 00	10,764 00	
Richmond Traction Co. stock.	10,000 00	8,400 00	
International Trust Co. stock.	5,000 00	4,800 00	80,000 00
Seaboard & Roanoke R. R. Co. stock	1,600 00	3,040 00	

	Par value.	Market value.	Amount loaned.
City of Manchester, Va., 5 per cent. bonds	$500 00	$500 00	
Denver & Union Water Co. 5 per cent. 1st mtg. bonds	3,000 00	2,250 00	
Lexington, Ky., Ry. Co. 5 per cent. 1st mtg. bonds	1,000 00	1,000 00	
B. & O. (S. W. div.) 3½ per cent. 1st mtg. bonds	1,000 00	880 00	
International Trust Co. stock.	5,000 00	4,800 00	
Georgia & Alabama R. R. Co. stock	5,000 00	2,600 00	
Old Line Real Estate & Trust Co. stock	1,500 00	1,770 00	$9,875 00
Maryland Trust Co. stock	500 00	1,187 50	
Georgia & Midland R. R. Co. 3 per cent. 1st mtg. bonds.	3,000 00	1,950 00	
Philadelphia Co. 5 per cent. 1st mtg. bonds	3,000 00	3,210 00	
City & Suburban Ry. Co. of Balt. 5 p. c. 1st mtg. bds.	2,000 00	2,300 00	
Charleston Cons. Ry. Co. 5 per cent. 1st mtg. bonds	1,000 00	980 00	
Consolidated Gas Co. of Baltimore stock	23,500 00	12,396 25	79,000 00
Guardian Trust Co. stock	10,000 00	11,600 00	
Citizens' Trust & Deposit Co. stock	15,000 00	17,250 00	
Fidelity & Deposit Co. of Maryland stock	3,250 00	11,895 00	
United Rys. & Electric Co. of Baltimore stock	80,000 00	25,600 00	
Maryland Casualty Co. stock.	5,000 00	13,400 00	
Fidelity & Deposit Co. of Md. stock	700 00	2,562 00	
Union Traction Co. of Philadelphia stock	2,500 00	1,800 00	
Maryland Casualty Co. stock..	625 00	1,675 00	
International Trust Co. stock.	300 00	278 00	
United Rys. & Elec. Co. 4 p. c. income bonds	1,000 00	710 00	
Anacostia & Potomac Ry. Co. 5 p. c. 1st mtg. bonds	2,000 00	2,040 00	10,000 00
Raleigh & Gaston R. R. Co. 5 p. c. 1st mtg. bonds	1,000 00	1,050 00	
South Bound R. R. Co. 5 per cent. 1st mtg. bonds	1,000 00	940 00	
Atlanta Cons. Street Ry. Co. 5 per cent. 1st mtg. bonds	1,000 00	1,030 00	
International Trust Co. stock.	26,500 00	25,440 00	
American Bond & Trust Co. stock	1,500 00	2,820 00	
Maryland Trust Co. stock	4,500 00	10,687 50	
Canton Co. of Balto. stock	5,000 00	4,300 00	
Maryland Casualty Co. stock..	1,250 00	3,350 00	
United Rys. & Electric Co. of Baltimore common stock	5,000 00	1,600 00	53,000 00
Georgia & Alabama R. R. Co. pref. stock	10,000 00	5,200 00	
Mercantile Trust & Deposit Co. stock	2,500 00	11,750 00	
Potomac Valley R. R. 5 per cent. 1st mtg. bonds	1,000 00	1,020 00	
Georgia & Alabama R. R. 5 p. c. 1st mtg. cons. bonds	1,000 00	1,030 00	
Mercantile Trust & Deposit Co. stock	500 00	2,350 00	
Consolidated Gas Co. of Baltimore stock	5,000 00	2,637 50	
Citizens' Trust & Deposit Co. stock	10,000 00	11,500 00	20,000 00
Maryland Brewing Co. 6 p. c. 1st mtg. bonds	7,000 00	6,090 00	
Virginia Midland R. R. 6 p. c. 3d mtg. bonds	1,000 00	1,140 00	
Erie & Central N. Y. R. R. 6 p. c. 1st mtg. bonds	17,500 00	14,350 00	13,000 00
Maryland Brewing Co. 6 p. c. 1st mtg. bonds	1,000 00	870 00	
South Bound R. R. 5 p. c. 1st mtg. bonds	2,000 00	1,880 00	
United Rys. & Elec. Co. 4 p. c. income bonds	3,000 00	2,130 00	

	Par value.	Market value.	Amount loaned.	
Georgia & Alabama R. R. 5 p. c. 1st mtg. cons. bonds....	$1,000 00	$1,030 00		
Huntingdon Water Co. 6 p. c. 1st mtg. bonds.....	1,000 00	1,000 00		
Toledo Traction Co. 5 p. c. 1st mtg. bonds	1,000 00	1,030 00		
Maryland Trust Co. stock.....	15,300 00	36,337 50		
Fidelity & Deposit Co. of Md. stock	3,800 00	13,908 00	$60,000 00	
Firemen's Ins. Co. stock.....	1,750 00	2,030 00		
Mercantile Trust & Deposit Co. stock	1,000 00	4,700 00		
Continental Trust Co. stock...	500 00	830 00		
Real Estate Trust Co. stock..	2,250 00	2,970 00		
Citizens' Trust & Deposit Co. stock	1,000 00	1,150 00		
Baltimore Trust & Guarantee Co. stock	100 00	344 00		
City & Suburban Ry. Co. of Wash., D. C., stock.....	2,500 00	1,750 00		
Baltimore Brick Co. stock....	1,250 00	1,250 00	1,000 00	
Citizens' Trust & Deposit Co. stock	5,000 00	5,750 00		
Continental Trust Co. stock..	2,500 00	4,150 00	10,000 00	
Maryland Brewing Co. 6 p. c. 1st mtg. bonds.....	2,000 00	1,740 00		
B. & O. R. R. 3½ per cent. prior lien bonds.....	13,000 00	12,155 00	11,000 00	
Philadelphia Co. of Pennsylvania stock	3,750 00	2,775 00		
Citizens' Trust & Deposit Co. stock	500 00	575 00		
Chesapeake Gas Co. of Baltimore 6 per cent. bonds.....	15,000 00	15,075 00	18,000 00	
Baltimore Cotton Mills consolidated certificates	1,661 67	1,661 67		
Chesapeake Gas Co. of Baltimore 6 per cent. bonds.....	15,000 00	15,075 00		
Norfolk, Va., 8 per cent. water bonds	5,500 00	5,775 00	24 500 00	
Virginia & Tennessee R. R. 8 per cent. bonds.....	7,000 00	7,000 00		
Total amounts	$568,286 67	$569,679 42	$462,675 00	$462,675 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
United States government 3 per cent. bonds..	$75,589 84	$82,875 00	
United States government 4 per cent. bonds..	26,812 50	28,750 00	
United States government 5 per cent. bonds..	27,781 25	28,500 00	
State of Maryland 3 per cent. cons. loan..	43,425 45	44,866 50	
State of Virginia 3 per cent. new bonds.....	56,630 00	61,200 00	
State of Virginia 2 and 3 per ct. century bds.	6,152 80	8,500 00	
City of Staunton, Va., 4½ per cent. bonds....	10,011 50	10,100 00	
City of Findlay, Ohio, 5 per cent. bonds.....	8,601 11	8,720 00	
City of Columbus, Ohio, 4 per cent. bonds..	23,174 44	23,650 00	
City of Montgomery, Ala., 5 per cent. bonds..	26,848 46	27,750 00	
United Rys. & Elec. Co. of Baltimore City, 4 per cent. 1st mtg. gold bonds.....	199,644 44	192,000 00	
Baltimore city 3½ per cent. bonds.....	90,331 25	98,000 00	
Baltimore city 3¼ per cent. bonds.....	62,518 75	63,500 00	
Baltimore city 3½ per cent. bonds.....	153,162 50	162,400 00	
Baltimore city 3½ per cent. bonds.....	12,800 00	13,216 00	
Baltimore city 3½ per cent. bonds.....	17,531 25	18,480 00	
Baltimore city 6 per cent. bonds.....	54,852 38	54,370 50	
Baltimore city 5 per cent. bonds.....	27,040 51	26,700 00	
Baltimore city 6 per cent. bonds.....	1,944 00	1,953 00	
Baltimore city 3.65 per cent. bonds.....	7,015 00	7,000 00	
New York city 3½ per cent. bonds.....	55,465 24	55,500 00	
New York city 3 per cent. bonds.....	25,128 60	25,500 00	
New York city 2½ per cent. bonds.....	23,034 25	24,750 00	
New York city 3½ per cent. bonds.....	8,649 22	8,640 00	
National Bank of Commerce, Baltimore, stk..	1,139 00	1,340 00	
Total (carried out at book value).....	$1,045,283 74	$1,078,261 00	1,045,283 74

Cash in Company's office, $57,525.73; in bank, $269,915.91; total	$327,441 64
All other items, viz.: Advance on real estate secured by deeds	28,132 07
Due for subscriptions to Department of Guaranteed Attorneys	19,333 04
Total net ledger assets, as per balance	**$1,992,277 92**

NON-LEDGER ASSETS.

Interest due and accrued on:		
Mortgages	$7 50	
Bonds and stocks owned	12,735 87	
Collateral loans	6,052 03	
Other assets	930 00	
Total outstanding interest		19,725 40
Market value of bonds and stocks over book value		32,977 26

Gross Premiums in Course of Collection.

	Not over three months due.	Unpaid commission thereon.	Net premiums.
Fidelity and surety	$171,608 71	$28,011 46	$143,597 25
Total net, not over three months due			143,597 25
Total admitted Assets			**$2,188,577 83**

V. NON-LEDGER LIABILITIES.

Plate glass claims in process of adjustment	$9,633 23	
Known or estimated, proofs not filed	3,937 75	
Aggregate and unpaid claims and expenses		$13,570 98

Unearned premiums at 50 per cent. of premiums on risks running one year or less:

	Premiums.	Unearned premiums.
Fidelity and surety	$625,776 43	$312,888 22
Total unearned premiums as computed above		312,888 22
All other liabilities, viz.: Cash deposited for security of risks		36,691 47
Total amount of all liabilities		**$363,150 67**
Joint-stock capital actually paid up in cash		**1,500,000 00**
Surplus beyond capital and other liabilities		**325,427 16**
Total		**$2,188,577 83**

VI. MISCELLANEOUS.

Risks and Premiums.

Fidelity and Surety Department:	Risks.	Premiums.
In force December 31 preceding year	$124,664,659 09	$382,876 81
Written or renewed during the year	157,262,822 60	706,778 60
Total	$281,927,481 69	$1,089,655 41
Deduct expirations and cancellations	101,790,947 02	463,878 98
Net in force December 31, 1899	$180,136,534 67	$625,776 43

Answers to General Interrogatories.

Losses incurred during the year		$73,719 13
Total amount of the Company's stock owned by the directors, at par value		334,500 00
Amount deposited in various States for the protection of policyholders:		
Virginia	$18,600 00	
Ohio	32,370 00	
Alabama	56,250 00	
Utah	25,500 00	

Business in the State of New York during the year.

Fidelity and surety risks written	$41,672,343 19
Premiums received	193,712 11
Losses paid	4,618 19
Losses incurred	5,237 80
Amount at risk end of year	38,835,117 70

Title, Credit and Mortgage Guarantee Companies.

Abstracts Compiled from the Annual Statements of the Title, Credit and Mortgage Guarantee Companies, Showing Their Condition on the 31st Day of December, 1899.

AMERICAN CREDIT-INDEMNITY COMPANY OF NEW YORK.

No. 309 BROADWAY, NEW YORK.

[Organized April 28, 1893; commenced business May 1, 1893.]

S. M. PHELAN, President. EDWIN M. TREAT, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $200,000.

II. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
U. S. reg. funded loan 2 per cent. bonds....	$100,000 00	$102,500 00	
U. S. 5 per cent. coupon bonds.....	100,000 00	112,750 00	
St. Louis R. R. 5 per cent. 1st mtg. bonds.	50,000 00	50,000 00	
Total par and market values.....	$250,000 00	$265,250 00	$265,250 00
Cash in office, $1,476.88; in bank, $53,895.87; total.....			55,372 75
Interest due and accrued on stocks and bonds.....			1,249 99
Interest due and accrued on certificates of deposit.....			50,000 00
Gross premiums in due course of collection.....			41,050 00
Premium notes taken for premiums.....			19,778 33
Value of accounts purchased on payment of losses.....			13,913 64
Agents' balances (not admitted).....		$4,117 20	
Aggregate amount of all actual available Assets....			$446,614 71

III. LIABILITIES.

Claims unadjusted	$9,553 00	
Claims resisted, including interest, cost and expenses....	13,687 52	
Net amount of unpaid claims.....		$23,240 52
Unearned premiums at 50 per cent. of premiums on credit risks running one year or less.....		135,192 18
Salaries and other miscellaneous expenses, due and accrued.		110 00
All other liabilities, viz.: Taxes and assessments, $1,846.65; commissions and brokerage, $3,485.53; total.....		5,332 18
Total liabilities, except capital and net surplus.....		$163,874 88
Joint-stock capital actually paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		82,739 83
Aggregate liabilities, including paid up capital and net surplus		$446,614 71

IV. RECEIPTS DURING 1899.

Gross cash premiums received	$237,550 27	
Deduct reinsurance, rebate and return premiums	3,419 23	
Net cash received for premiums		$234,131 04
Interest and dividends received from all other sources		10,232 12
Received from all other sources, viz.: Cash for accounts owned (purchased on payment of losses), $4,029.83; sale of desk, $10; total		4,039 83
Aggregate Receipts during the year in cash		**$248,402 99**

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$84,624 51
Commissions and brokerage	76,168 83
Salaries and other charges of officers, clerks and other employes	33,282 12
State, national and local taxes	7,506 07
All other disbursements, viz.: Rent, $2,304.50; attorneys, $11,500.81; advertising, $3,032.04; printing and stationery, $1,582.64; traveling, $7,241.44; expenses, $2,656.93; postage, $1,134.99; exchange and discount, $505.15; telegrams, $663.76; mercantile agencies, $2,205; premium notes charged off, $331; total	33,158 26
Aggregate Disbursements during the year in cash	**$234,739 79**

VI. MISCELLANEOUS.

Risks and Premiums.

	Credit risks.	Premiums.
In force December 31, 1898	$5,957,533 33	$257,178 33
Written or renewed in 1899	5,767,482 00	271,230 27
Totals	$11,725,015 33	$528,408 60
Deduct expirations and cancellations	5,895,033 33	258,024 23
In force December 31, 1899	$5,829,982 00	$270,384 37

Largest amount in any one hazard, $10,000.

Recapitulation of Credit Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1899	One year or less	$5,829,982 00	$270,384 37	1-2	$135,192 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,315,408 86
Total losses paid since organization	351,990 32
Total par value of the Company's stock owned by the directors	200,000 00
Total amount of losses incurred during the year	84,624 51

Business in the State of New York during the year.

Credit risks written	$1,059,332 00
Premiums received	49,190 00
Losses paid	11,712 06
Amount of losses incurred	11,712 06

BOND AND MORTGAGE GUARANTEE COMPANY.

No. 175 REMSEN STREET, BROOKLYN.

[Organized March 29, 1892; commenced business June 13, 1892.]

WILLIAM B. ISHAM, President. FRANK BAILEY, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. ASSETS.

Market value of real estate owned, unincumbered	$6,049 45
Loans on bond and mortgage (first liens)	1,169,551 83
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,506.25 is in process of foreclosure)	2,506 25
Interest due and unpaid on bond and mortgage loans	1,566 65
Interest accrued thereon	11,395 12

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
City of Brooklyn 3½ per cent. registered school building gold bonds	$200,000 00	$205,000 00	
City of New York 3½ per cent. new aqueduct exempt gold bonds	100,000 00	102,500 00	
Title Guarantee & Trust Co. stock	20,000 00	*40,000 00	
Total par and market values	$320,000 00	$347,500 00	347,500 00
Cash in office, $5,323.08; in bank, $65,974.31; total			71,297 39
Interest due and accrued on stocks and bonds			4,875 00
Interest advanced to clients on mortgage investments			31,822 47
Aggregate amount of all actual available Assets			**$1,646,564 16**

III. LIABILITIES.

Interest collected for and due clients	$30,796 83
Salaries and other miscellaneous expenses, due and accrued.	1,000 00
Total liabilities, except capital and net surplus	**$31,796 83**
Joint-stock capital actually paid up in cash	**1,000,000 00**
Surplus beyond all liabilities	**614,767 33**
Aggregate liabilities, including paid up capital and net surplus	**$1,646,564 16**

IV. RECEIPTS DURING 1899.

Net cash received for premiums	$163,992 00
Interest and dividends received from all sources	77,946 42
Aggregate Receipts during the year in cash	**$241,938 42**

*Not admitted as an asset.

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$104 50
Dividends paid	75,000 00
Salaries and other charges of officers, clerks and other employes	34,212 91
State and local taxes	3,385 10
All other disbursements, viz: Rent, $4,000; advertising, printing, furniture, stationery, postage, revenue, etc., $7,323.22; total	11,323 22
Aggregate Disbursements during the year in cash	**$124,025 73**

Answers to General Interrogatories.

Total losses paid since organization	$204 50

GERMAN-AMERICAN REAL ESTATE TITLE GUARANTEE COMPANY.

No. 175 BROADWAY, NEW YORK.

[Organized July 1, 1886; commenced business November 15, 1886.]

EDWARD V. LOEW, President. C. J. OBERMAYER, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $500,000.

II. ASSETS.

Market value of real estate owned, unincumbered.....	$291,023 15
Loans on bond and mortgage (first liens).....	790,650 00
Loans on bond and mortgage upon which more than one year's interest is due.....	15,650 00
Interest due and unpaid on bond and mortgage loans.....	1,606 24
Interest accrued thereon	7,931 34

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Six (6) $1,000 6 per cent. coupon bonds, city of Bridgeport, Ala.....	$6,000 00	$3,900 00	
Thirty-two (32) shares of the capital stock of the German American Real Estate Title Guarantee Co., due and as yet not paid in, in lieu of cash for 20 per cent. assessment on 160 shares of stock, by order of Superintendent of Insurance, dated May 31, 1895	3,200 00	*3,200 00	
Twenty (20) shares of the capital stock of the Eleventh Ward Bank.....	500 00	800 00	
Total par and market values.....	$9,700 00	$7,900 00	7,900 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Excelsior Co. of N. Y. stock..	4,000 00	1,600 00	$2,500 00	
Knickerbocker Trust Co. stk.	$900 00	$3,825 00		
N. Y. Nat. Exch. Bank stock.	1,000 00	1,160 00	800 00	
Total amounts.....	$5,900 00	$6,585 00	$3,300 00	3,300 00
Cash in bank.....				71,797 78
Interest due and accrued on collateral loans.....				33 00
Premiums due				1,300 03
Plant				66,518 92
Aggregate amount of all actual available Assets....				$1,257,710 46

*Not admitted as an asset.

III. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued	$100 00
Borrowed money due and to become due	658,114 62
All other liabilities, viz.: Taxes on assessments	2,250 00
Total liabilities, except capital and net surplus	$660,464 62
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	97,245 84
Aggregate Liabilities, including paid up capital and net surplus	$1,257,710 46

IV. RECEIPTS DURING 1899.

Net cash received for premiums	$62,545 54
Interest received on bonds and mortgages	43,809 50
Interest and dividends received from all other sources	1,560 08
Received from all other sources, viz.: Profit on sale of real estate, payment on stock, etc	1,672 82
Aggregate Receipts during the year in cash	$109,587 94

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$299 90
Commissions and brokerage	974 01
Salaries and other charges of officers, clerks and other employes	25,802 52
State, national and local taxes	7,282 69
All other disbursements, viz.: Rent, $6,300; advertising, $295.15; stationery, $333.05; sundry expenses, $6,581.81; interest on borrowed money, $26,807.88; total	40,317 89
Aggregate Disbursements during the year in cash	$74,677 01

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$581,093 42
Total losses paid since organization	4,753 90
Total cash dividends declared since the Company commenced business.	70,000 00
Total par value of the Company's stock owned by the directors	175,000 00
Total amount loaned to officers and directors	3,300 00

Business in the State of New York during the year.

Losses incurred and paid	$299 90
Amount paid the Comptroller for taxes on premiums	91 93

THE LAWYERS' MORTGAGE INSURANCE COMPANY.

Nos. 37 AND 39 LIBERTY STREET, NEW YORK.

[Organized February 9, 1893; commenced business December 12, 1894.]

EDWIN W. COGGESHALL, President. ROBERT G. HONE, Secretary.

I. CAPITAL.

Capital stock, paid up in cash, $300,000.

II. ASSETS.

Market value of real estate owned, unincumbered	$8,555 45
Loans on bond and mortgage (first liens)	781,350 00
Interest due and unpaid on bond and mortgage loans	8,870 31
Interest accrued thereon	9,147 09

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States 5 per cent. registered bonds	$254,000 00	$285,750 00	285,750 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mortgage covering No. 355 W. 27th st., New York	$6,000 00	$6,000 00	$500 00	
Mortgage covering east side of Morris av., south of 140th st., New York	19,000 00	19,000 00	1,000 00	
Mortgage on premises south side of 186th st., New York	28,000 00	28,000 00	25,000 00	
Mortgage on premises No. 438 Classon av., Brooklyn, N. Y.	3,000 00	3,000 00	500 00	
Total amounts	$56,000 00	$56,000 00	$27,000 00	27,000 00

Cash in bank	5,326 68
Interest due and accrued on stocks and bonds	2,116 67
Interest due and accrued on collateral loans	142 16
Interest due and accrued on bonds and mortgages assigned, to date of assignment	1,240 16
Aggregate amount of all actual available Assets	**$1,129,498 52**

III. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued	$251 25
Borrowed money due and to become due	707,500 00
Total liabilities, except capital and net surplus	**$707,751 25**
Joint-stock capital actually paid up in cash	**300,000 00**
Surplus beyond all liabilities	**121,747 27**
Aggregate liabilities, including paid up capital and net surplus	**$1,129,498 52**

IV. RECEIPTS DURING 1899.

Net cash received for premiums	$16,242 72
Interest received on bonds and mortgages	255,970 99
Interest and dividends received from all other sources	13,495 00
Received from all other sources	4,346 18
Aggregate Receipts during the year in cash	**$290,054 89**

V. DISBURSEMENTS DURING 1899.

Interest paid to assignees of mortgages	$234,526 46
Interest paid on borrowed money	23,219 91
Salaries and other charges of officers, clerks and other employes	13,351 22
State, national and local taxes	2,485 94
All other disbursements, viz.: Rent, $1,500; advertising, $258.70; office expenses, $698.38; general expenses, $1,039.50; stationery and printing, $305.30; revenue stamps, $1,396; total	5,197 88
Aggregate Disbursements during the year in cash	**$278,781 41**

THE LAWYERS' TITLE INSURANCE COMPANY.

Nos. 37 and 39 LIBERTY STREET, NEW YORK.

[Organized April 15, 1887; commenced business July 18, 1887.]

EDWIN W. COGGESHALL, President. WILLIAM P. DIXON, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. ASSETS.

Market value of real estate owned, unincumbered	$917,491 25
Loans on bond and mortgage (first liens)	173,800 00
Interest accrued thereon	1,825 39

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
City of New York 3½ per cent. water coup. gold bonds	$25,000 00	$26,567 50	
City of New York local improvement 4 per cent registered bonds	25,000 00	29,700 00	
City of Brooklyn 3 per cent local improvement registered bonds	35,000 00	35,175 00	
Total par and market values	$85,000 00	$91,442 50	91,442 50
Cash in office, $1,350.96; in bank, $34,707.18; total			36,058 14
Interest due and accrued on stocks and bonds			722 95
All other assets, viz.: Rents due and accrued, $7,691.66; bureau of information plant, $475,000; ledger balances, *$82,740.97; internal revenue stamps, $684.13; certificates of deposit U. S. Trust Co., $4,996.79; total			571,113 55
Aggregate amount of all actual available Assets			**$1,792,453 78**

III. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued.	$28,061 00
All other liabilities, viz.: Taxes and assessments	9,000 00
Total liabilities, except capital and net surplus	**$37,061 00**
Joint-stock capital actually paid up in cash	**1,000,000 00**
Surplus beyond all liabilities	**755,392 78**
Aggregate liabilities, including paid up capital and net surplus	**$1,792,453 78**

IV. RECEIPTS DURING 1899.

Net cash received for premiums and searches	$501,606 99
Interest received from all sources	12,299 72
Received from all other sources	122,754 60
Aggregate Receipts during the year in cash	**$636,661 31**

*Not admitted as an asset.

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$5,563 24
Dividends paid	60,000 00
Paid to searchers	159,482 19
Commissions and brokerage	106 50
Salaries and other charges of officers, clerks and other employes	152,039 24
State, national and local taxes	31,419 67
All other disbursements	111,059 32
Aggregate Disbursements during the year in cash	$519,670 16

THE LONG ISLAND TITLE GUARANTEE COMPANY.

No. 186 REMSEN STREET, BROOKLYN, N. Y.

[Organized July 10, 1894; commenced business October 6, 1896.]

GEORGE V. BROWER, President. ROBERT RAE, Secretary.

I. CAPITAL.

Capital stock paid up in cash, $150,000.

II. ASSETS.

Loans on bonds and mortgage (first liens)	$98,200 00
Interest due and unpaid on bond and mortgage loans	285 00
Interest accrued thereon	1,007 89
Cash in office, $607.46; in bank, $5,177.32; total	5,784 78
Company's plant	50,000 00
Accounts receivable due from customers	*2,539 87
Safes and office furniture	*2,172 71
Aggregate amount of all actual available Assets	**$159,990 25**

III. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued	$439 30
Total liabilities, except capital and net surplus	$439 30
Joint-stock capital actually paid up in cash	150,000 00
Surplus beyond all liabilities	9,550 95
Aggregate liabilities, including paid up capital and net surplus	**$159,990 25**

IV. RECEIPTS DURING 1899.

Interest received on bonds and mortgages	$4,396 92
Interest and dividends received from all other sources	5,176 18
Received from all other sources	14,491 37
Aggregate Receipts during the year in cash	**$24,064 47**

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$55 75
Dividends paid	3,000 00
Salaries and other charges of officers, clerks and other employes	12,937 50
State, national and local taxes	337 01
All other disbursements	2,419 16
Aggregate Disbursements during the year in cash	**$18,749 42**

*Not admitted as an asset.

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$11,739 55
Total losses paid since organization.....	368 25
Total cash dividends declared since the Company commenced business.	3,000 00
Total par value of the Company's stock owned by the directors.....	60,700 00

Business in the State of New York during the year.

Losses paid	$55 75
Amount paid the Comptroller for taxes on premiums.....	38 65

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

LONDON, ENGLAND.

OSCAR ISING, Resident Manager, No. 346 Broadway, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Consolidated stock, city of New York.....	$202,000 00	$208,812 37	
Chesapeake & Ohio R. R. 1st mtg. bonds...	15,000 00	17,250 00	
Central R. R. of N. J. gen. mtg. bonds....	15,000 00	18,000 00	
Chic., Mil. & St. Paul R. R. mtg. bonds....	13,000 00	14,365 00	
U. S. government bonds.....	100,000 00	112,750 00	
Wilmington & Weldon R. R. 1st mtg. bds..	15,000 00	15,675 00	
Union Pacific R. R. 1st mtg. and land grant bonds	25,000 00	26,125 00	
State of Massachusetts bonds.....	100,000 00	106,985 14	
United States Government bonds.....	30,000 00	33,112 50	
Erie & Pittsburgh R. R. gen. mtg. bonds..	25,000 00	25,500 00	
Atlantic Coast Line R. R. 1st mtg. bonds...	25,000 00	26,125 00	
Baltimore & Ohio R. R. 1st mtg. bonds....	30,000 00	27,000 00	
Total par and market values.....	$595,000 00	$631,700 01	$631,700 01
Cash in bank			9,476 86
Interest due and accrued on stocks and bonds.....			3,947 50
Bills receivable, not matured, taken for premiums.....			2,443 50
Agents' debit balances (not admitted).....		$2,093 79	
Aggregate amount of all actual available Assets....			$647,567 87

II. LIABILITIES.

Unearned premiums, at 50 per cent. of premiums on credit risks running one year or less.....	$80,926 50
Aggregate liabilities	$80,926 50

III. RECEIPTS DURING 1899.

Gross cash premiums received.....	$123,884 27	
Deduct reinsurance, rebate and return premiums.....	87 50	
Net cash received for premiums.....		$123,796 77
Interest received on bonds and mortgages.....		16,414 34
Aggregate Receipts during the year in cash.....		$140,211 11

IV. DISBURSEMENTS DURING 1899.

Gross amount paid for losses.....	$18,743 57	
Deduct reinsurance, rebate and return premiums.....	1,531 74	
Net amount paid for losses.....		$17,211 83
Commissions and brokerage		21,298 42
Salaries and other charges of officers, clerks and other employes		9,674 86

State, national and local taxes	$852 47
All other disbursements, viz.: Rent, $2,460; expense, $2,371.21; traveling, $1,222.90; mercantile agency, $2,075; postage, $732.18; Insurance Department, $944.40; stationery and printing, $820.86; legal expenses, $800; inventory, $209.32; revenue, $771; exchange, $41.70; total	12,448 57
Aggregate Disbursements during the year in cash	**$61,486 15**

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1898	$2,731,000 00	$156,099 52
Written or renewed in 1899	2,203,000 00	123,706 77
Total	$4,934,000 00	$279,806 29
Deduct expirations and cancellations	1,946,000 00	117,953 28
In force December 31, 1899	$2,988,000 00	$161,853 01

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$488,487 94
Total losses paid since organization	83,618 03
Amount deposited in Ohio for the protection of policyholders	$112,750 00

Business in the State of New York during the year.

Credit risks written	$994,000 00
Premiums received	53,730 21
Losses paid	9,645 12
Amount of losses incurred	9,645 12

TITLE AND GUARANTEE COMPANY.

ROCHESTER, N. Y.

[Organized February 1, 1887; commenced business January 1, 1889.]

FREDERICK COOK, President. BENJAMIN B. CHACE, Secretary.

I. CAPITAL.

Capital stock of the Company paid up, $150,000.

II. ASSETS.

Market value of real estate owned, unincumbered	$17,384 70
Loans on bond and mortgage (first liens)	68,575 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $550 is in process of foreclosure)	550 00
Interest due and unpaid on bond and mortgage loans	108 67
Interest accrued thereon	1,233 54

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Missouri Pacific 5 per cent. trust bonds	$5,000 00	$4,700 00	
Colorado & Southern 1st 4 per cent. bonds	5,000 00	4,150 00	
Reading general 4 per cent bonds	5,000 00	4,325 00	
Utah Central 1st 4 per cent bonds	5,000 00	4,400 00	
Atchison, Topeka & Santa Fe 4 per cent. adj. bonds	5,000 00	3,950 00	
Santa Fe, Prescott & Phoenix 5 p. c. bonds	5,000 00	5,337 50	
Total par and market values	$30,000 00	$26,862 50	26,862 50
Cash in office, $263.34; in bank, $6,279.30; total			6,542 64
Interest due and accrued on stocks and bonds			333 33
Interest due and accrued on other assets			656 22
Gross premiums in due course of collection			849 54
Rents due and accrued			56 10
Taxes advanced on property mortgaged to Company			340 48
Locality indexes (block system)			89,097 67
Fixtures (not admitted)		$2,284 08	
Ledger balances (not admitted)		2,645 17	
Aggregate amount of all actual available Assets			$212,590 39

III. LIABILITIES.

Net amount of unpaid losses and claims	$346 70
Commissions and brokerage	127 42
Deposited with Company for investment	3,259 50
Total liabilities, except capital and net surplus	$3,733 62
Joint-stock capital actually paid up in cash	150,000 00
Surplus beyond all liabilities	58,856 77
Aggregate liabilities, including paid up capital and net surplus	$212,590 39

IV. RECEIPTS DURING 1899.

Net cash received for premiums	$8,323 66
Interest received on bonds and mortgages	4,851 46
Interest and dividends received from all other sources	2,952 50
Received for rent	861 15
Received from all other sources, viz.: Searching and plant, $1,883.19; premiums on title insurance, $197; management of real estate, $212.11; total	2,292 30
Aggregate Receipts during the year in cash	$19,281 07

V. DISBURSEMENTS DURING 1899.

Net amount paid for losses	$644 42
Commissions and brokerage	1,375 58
Salaries and other charges of officers, clerks and other employes	3,561 81
State, national and local taxes	1,232 03
All other disbursements, viz.: Rent, $799.98; sundry expenses, $2,094.46; total	2,894 44
Aggregate Disbursements during the year in cash	$9,708 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$48,214 51
Total losses paid since organization	769 97
Total par value of the Company's stock owned by the directors	41,000 00

Life Insurance Companies Transacting No New Business.

Abstracts Compiled from the Annual Statements of Life Insurance Companies Transacting No New Business, Showing Their Condition on the 31st Day of December, 1899.

NEW YORK LIFE INSURANCE AND TRUST COMPANY.

No. 52 WALL STREET, NEW YORK.

[Incorporated March 9, 1830.]

HENRY PARISH, President. HENRY PARISH, Jr., Secretary.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. RECEIPTS DURING 1899.

Renewal premiums, without deductions for commissions or other premiums	$784 48	
Consideration for annuities, other than matured installment policies	53,697 00	
Total premium receipts		$54,481 48
Interest on bonds and dividends on stock		550,839 70
Rents from Company's property		29,853 84
Total Receipts during the year		**$635,175 02**

III. DISBURSEMENTS DURING 1899.

Paid to annuitants	$68,428 88
Total Disbursements during the year	**$68,428 88**

IV. ASSETS AS PER LEDGER ACCOUNTS.

Real estate exclusive of all incumbrances, cost value	$565,000 00
Loans on mortgage (first liens) on real estate	3,044,372 00
United States bonds	200,000 00
Cash in Company's office and deposited in banks	314,088 94
Total net ledger Assets	**$4,123,460 94**

OTHER ASSETS.

Interest due and accrued on:		
Mortgages	$19,162 18	
Bonds and stocks	138,541 22	
Collateral loans	64,704 00	
Total		222,407 40
Total Assets		**$4,345,868 34**

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality with 4 per cent. interest	$29,478 00	
Same for annuities	511,667 00	
Net reserve		$541,145 00
Total Liabilities		**$541,145 00**

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year.

	Number.	Amount.
Whole life policies	15	$48,500 00

	Number.	Amount.
Annuities in force December 31, 1899	114	$67,494 15

BUSINESS IN NEW YORK.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force in New York December 31st, 1899.	15	$48,500 00

Premiums collected or secured in New York during 1899, without any deduction or losses, dividends, commissions or other expenses: Cash	$784 40

EAGLE LIFE INSURANCE COMPANY.

[UNITED STATES BRANCH.]

LONDON, ENGLAND.

[Incorporated 1805; commenced business 1807.]

CHARLES R. LEAYCRAFT, General Agent, No. 142 Pearl street, New York.

JEREMIAH LEAYCRAFT, Attorney for service of process, No. 142 Pearl street, New York.

I. RECEIPTS DURING 1899.

Renewal premiums, without deductions for commissions or other expenses	$2,978 02
Interest on bonds and dividends on stock	2,500 00
Policies assigned to the Company as collateral	91 52
Total Receipts during the year	**$5,569 54**

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$45,588 04
(Total paid policyholders $45,588.04)	
Commissions and bonuses to agents (less commission on reinsurances)	317 41
Taxes on premiums	82 44
Insurance Department fees and agents' licenses	25 00
Rent	480 00
Legal expenses	40 00
All other disbursements	148 00
(Total miscellaneous expenses $1,092.85)	
Total Disbursements during the year	**$46,680 89**

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Loans made in cash to policyholders on this Company's policies assigned as collateral	$1,529 89
Cost value of stocks, bonds	101,413 85
Cash deposited in banks	201 41
Total net ledger Assets	**$103,145 15**

OTHER ASSETS.

Interest due and accrued on bonds and stocks	1,250 00
Net amount of uncollected and deferred premiums (renewals)	207 00
Total Assets	**$104,602 15**

IV. LIABILITIES.

Due Insurance Department for taxes and fees	79 56
Total Liabilities	**$79 56**

V. EXHIBIT OF POLICIES.

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	7	$45,588 04

BUSINESS IN NEW YORK.

On the lives of citizens of New York.

	Number.	Amount.
Losses and claims unpaid December 31, 1898	4	$31,595 26
Losses and claims incurred during 1899	3	13,992 78
Losses and claims on policies in New York paid during 1899	7	$45,588 04
Premiums collected or secured in New York during 1899, without any deduction for losses, dividends, commissions or other expenses: Cash		$2,978 02

NEDERLAND LIMITED LIABILITY LIFE INSURANCE COMPANY.

[United States Branch.]

AMSTERDAM, HOLLAND.

LOUIS I. DUBOURCQ, Resident Manager, No. 11 Broadway, New York.

I. RECEIPTS DURING 1899.

Renewal premiums, without deductions for commissions or other expenses	$191,636 50	
Surrender values applied to purchase paid-up insurance and annuities	470 24	
Total	$192,106 74	
Deduct amount of premiums paid to other companies for reinsurance	32,330 90	
Total premium receipts		$159,775 84
Interest on bonds and dividends on stock		20,075 51
On policies		460 25
On premiums		1,408 87
From all other sources, viz.: Furniture sold		20 00
Total Receipts during the year		$181,740 47
Balance of net or ledger assets December 31, 1898		478,807 61
Total		$660,548 08

II. DISBURSEMENTS DURING 1899.

Death claims, including additions	$146,300 00	
Claims on installment policies and additions	1,185 00	
Total	$147,485 00	
Deduct amount received from other companies for claims on policies of this Company reinsured	49,900 00	
Total net amount actually paid for losses and matured endowments		$97,585 00
Surrender values paid in cash		5,161 99
Surrender values applied to purchase paid-up insurance and annuities		470 24
(*Total paid policyholders*.....$103,217.23)		
Commissions and bonuses to agents (less commission on reinsurances)		9,785 56
Inspection of risks		40 00
Salaries and all other compensation of officers and other home office employes		13,499 00
Taxes on premiums		2,503 04
Insurance Department fees		110 00
Rent		1,200 00
Printing and stationery, $159.17; postage, $375; total		534 17
Legal expenses		4,000 11
All other disbursements, viz.: Sundry expenses and revenue tax, $173.73; profit and loss (agents' ledger balances, $2,515.03; bonds and stocks, $16,038.93)		18,727 69
(*Total miscellaneous expenses*.....$50,399.57)		
Total Disbursements during the year		$153,616 80
Balance		$506,931 28

Invested in the following:

III. ASSETS AS PER LEDGER ACCOUNTS.

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.	
U. S. registered bonds	$211,765 00	$228,000 00	
U. S. registered bonds	56,073 70	58,890 00	
Cleveland, Lorain & Wheeling R. R. cons. mtg. bonds	10,725 00	10,600 00	
Chesapeake & Ohio R. R. 1st cons. mtg. bonds	9,375 00	10,400 00	
Chicago & Erie R. R. 1st mtg. bonds	10,466 67	11,675 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. (Cin., Wabash & Mich. div.) 1st mtg. bonds	9,250 00	9,500 00	
West Shore R. R. (guar. by N. Y. Central) 1st mtg. bonds	10,500 00	11,225 00	
Lehigh Valley & Penn. R. R. gold bonds	11,175 00	11,125 00	
Pittsburg, Cin., Chic. & St. Louis R. R. bonds	8,390 00	9,000 00	
Central R. R. of N. J. gen. mtg. bds. (reg.)	11,212 50	11,612 50	
Fremont, Elkhorn & Missouri Valley R. R. 1st mtg. bonds	6,525 00	6,700 00	
Pennsylvania county 1st mtg. gold bonds	8,727 50	9,020 00	
St. Paul, Minn. & Manitoba R. R. (Dakota ext.) 1st mtg. gold bonds	5,947 50	5,956 25	
Minn. & St. Louis 1st mtg. gold bonds	14,212 50	14,500 00	
Brooklyn Rapid Transit Co. gold bonds	11,437 50	11,660 00	
Southern R. R. cons. mtg. gold bonds	19,515 00	21,650 00	
Erie R. R. Co. prior lien bonds	13,885 42	13,650 00	
Norfolk & Western 1st cons. mtg. bonds	18,690 00	18,100 00	
Chic., Rock Island & Pacific R. R. con. gen. mtg. bonds	10,525 28	10,550 00	
Pittsburg, Ft. Wayne & Chicago R. R. (guar. by. Penna. Co.) reg. stock	8,200 00	9,200 00	
Morris & Essex R. R. Co. reg. stock	8,175 00	9,200 00	
Total (carried out at book value)	$474,773 57	$502,213 75	$474,773 57
Loans made in cash to policyholders on this Company's policies assigned as collateral			8,721 73
Cash in Company's office, $146.93; deposited in banks, $19,019.29; total			19,166 22
Bills receivable			1,799 75
Agents' debit balances			2,470 01
Total net or ledger assets, as per balance above			$506,931 28

OTHER ASSETS.

Interest due and accrued on bonds and stocks		3,894 99
Market value of bonds and stocks over book value		23,545 19
Gross renewal premiums due and unreported on policies in force	$15,452 13	
Gross deferred premiums on policies in force	26,356 91	
Totals	$41,809 04	
Deduct cost of collection	3,762 81	
Net amount of uncollected and deferred premiums		38,046 23
Aggregate ledger and other assets		$572,417 69

Items not Admitted.

Agent's debit balances	$2,470 01	
Bills receivable	1,799 75	
		4,269 76
Total admitted Assets		$568,147 93

IV. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed according to The Actuaries' Table of Mortality, with 4 per cent. interest	$214,954 00	
Deduct net value of risks of this Comapny reinsured in other solvent companies	3,492 00	
Net reserve		$211,462 00
Present value of amounts not yet due on matured installment policies (face, $7,110)		6,211 89
Death losses in process of adjustment or adjusted and not due	$3,000 00	
Death losses reported, no proofs received	15,000 00	
Death losses and other policy claims resisted by the Company	1,000 00	
Total	$19,000 00	
Less reinsured	5,000 00	
Total policy claims		14,000 00
Premiums paid in advance		656 12
Due on account of salaries, rents and office expenses		2,400 19
Reserve on cancelled policies upon which a surrender value may be demanded		50 79
Total Liabilities		$234,780 99

V. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions.

	Number.	Amount.
Whole life policies	190	$592,986
Endowment policies	56	135,500
All other policies	2,793	8,875,789
Old policies changed during the year.		
All other policies	3	8,000
Old policies changed.		
Whole life policies	335	1,118,459
Endowment policies	24	72,670
All other policies	49	252,000
Total number and amount	3,450	$11,055,404
Deduct policies decreased and ceased to be in force.	882	3,038,706
Total policies in force at the end of the year	2,568	$8,016,698

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	422	$1,329,239
Endowment policies	54	147,670
All other policies	2,092	6,539,789
Total policies in force at the end of year	2,568	$8,016,698

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	34	$131,500
By expiry (term)	8	37,000
By surrender	33	78,206
By lapse	402	1,326,500
By change and decrease	405	1,465,500
Totals	882	$3,038,706

BUSINESS IN NEW YORK DURING 1899.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1898	850	$2,568,950
Deduct policies ceased to be in force during 1899	102	365,000
Policies in force in New York Dec. 31, 1899	748	$2,203,950

	Number.	Amount.
Losses and claims unpaid December 31, 1898	1	$15,000
Losses and claims incurred during 1899	6	17,000
Total	7	$32,000

	Number.	Amount.
Losses and claims on policies in New York paid during 1899		$21,000

Premiums collected or secured in New York during 1899, without any deductions for losses, dividends, commissions or other expenses: Cash	$53,024 69

RECEIVERS' STATEMENTS.

LIFE, CASUALTY AND CREDIT INSURANCE COMPANIES.

AMERICAN CASUALTY INSURANCE AND SECURITY COMPANY OF BALTIMORE, MD.

SEVERYN B. SHARPE and JAMES O. CLARK, Receivers, No. 54 William street, New York.

RECEIPTS.

For year ending December 31, 1899.

Balance on hand, January 1, 1899	$267,761 99	
From Superintendent of Insurance	4,787 45	
Interest on deposits	6,369 39	
Total		$278,918 83

DISBURSEMENTS.

For year ending December 31, 1899.

Paid to creditors by order of the court	$200,733 26	
Sheriff of New York county, payments on judgments	9,618 82	
Referees' fees and disbursements	4,974 35	
Other legal expenses and disbursements	8,415 15	
Receiver's commissions and disbursements	3,830 61	
Rent	900 00	
Premium on Receivers' bond	210 50	
Clerk hire, stenographers, etc	1,252 80	
Printing	225 50	
Postage and other office expenses	181 75	
Total		230,342 74
Balance on hand December 31, 1899		$48,576 09

AMERICAN STEAM BOILER INSURANCE COMPANY OF NEW YORK.

No. 62 WALL STREET, NEW YORK.

HENRY S. WARD, Receiver.

[Appointed February 9, 1894.]

Receiver reports as follows:

Eighteenth. I am chargeable:

With amount of cash found in my hands by the Referee's report, which was confirmed by an order of this court, entered herein on the 7th day of June, 1898		$10,052 52
With amount collected since February 9, 1898, as per Schedule "A"		649 34
Total		$10,701 86

I am to be credited:

With disbursements as per Schedule "B"	$1,907 33	
With 12 per cent. dividend paid stockholders, as per Schedule "C"	120 00	
With 4 per cent. dividend paid stockholders, as per Schedule "D"	40 00	
Total		2,067 33
Leaving a cash balance of		$8,634 53

Nineteenth. The following is a general statement of the Receivership, showing the disposition made of the assets of the defendant since February 9, 1898:

I am chargeable, including the cash found in my hands by the report of the Referee, confirmed by an order of this court, entered on the 7th day of June, 1898, with face or nominal value of various assets as shown by my last report, Schedule "F" $195 00

With cash as shown by Referee's report	10,052 52
With increase as shown by Schedule "A1"	454 34
	$10,701 86

I am to be credited:

With amount of disbursements, as per Schedule "B"	$1,907 33
With 12 per cent. divilend paid, as per Schedule "C"	120 00
With 4 per cent. dividend paid, as per Schedule "D"	40 00
And with cash on hand	8,634 53
	$10,701 86

Dated New York, March, 1899.

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY.

Nos. 56–58 LIBERTY STREET, NEW YORK.

WILLIAM T. GILBERT, Receiver.

[Appointed November 3, 1894.]

RECEIPTS.

From March 16, 1899, to March 20, 1900.

Balance on hand, March 16, 1899	$10,543 78	
Interest received	864 48	
Total		$11,408 26

DISBURSEMENTS.

From March 16, 1899, to March 20, 1900.

Dividend on claim of C. Morrison paid by order of court	$1,898 37	
Expenses, salaries, premiums, etc	747 50	
Total		2,645 87
Balance on hand		$8,762 39

MERCANTILE CREDIT GUARANTEE COMPANY.

54 WILLIAM STREET, NEW YORK.

JOHN M. BOWERS, Receiver.

[Appointed August 5, 1897.]

Receiver reports as follows:

Statement exhibiting in detail receipts and expenses paid and incurred from August 19, 1898, to February 19, 1899, both dates inclusive.

RECEIPTS.

1898.			
Aug. 19.	Cash balance on hand as per last report	$5,387 89	
Nov. 21.	Avails of note Connersville Carpet Company	13 25	
Dec. 29.	Interest allowed on deposits to December 1, 1898, by Farmers Loan and Trust Company	26 22	
	Total		$5,427 36

DISBURSEMENTS.

Salaries, clerk hire	$1,315 00	
Office rent	625 00	
Postage	10 40	
Petty office expenses, stationery, supplies, etc.	71 37	
Total		2,021 77
Balance on hand February 19, 1899		$3,405 59

In addition to the above disbursements, I incurred during the six months covered by this report a liability for the annual premium payable to the surety upon my bond as Receiver, no part of which was paid during the period covered by this report.

The compensation to be paid to my attorneys for professional services rendered to me in the administration of the duties of my trust has not been determined and will be reserved for a future account.

Dated August 18, 1899.

REPORTS

ON

OFFICIAL EXAMINATIONS.

REPORT

OF

SUPERINTENDENT.

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK, *October* 16, 1899.

To the Honorable LOUIS F. PAYN, *Superintendent of Insurance, Albany, N. Y.:*

Sir.—I beg to submit herewith report on examination of the New York Life Insurance Company, as requested by your appointment of January 28, 1899. The examination contemplated an investigation of the various items composing the company's annual statement to the Insurance Department of New York for the year ending December 31, 1898. The manner in which these items were made up has been investigated by a thorough inspection of the company's books and records of all description, and the accuracy of the figures composing the annual return in question has been verified in practically every instance. I lay before you in detail the results of the examination as follows:

REAL ESTATE.

On December 31st last the company had acquired title to seventy-one pieces of real estate. Of this number fifty-eight had been acquired by mortgage foreclosure, the other pieces being the office buildings of the company, seven of which are located in the United States and Canada, the remainder are situate in foreign countries. The total value of these properties as returned by the company in its last annual statement was $16,539,000. (Book value.) Of this sum $9,444,897.88 of real estate at book value has

been appraised at $9,333,000. The properties thus appraised comprise all the real estate located in the State of New York. They numbered fourteen at the close of last year although the number appraised was fifteen, the difference being one piece which was foreclosed and carried to real estate account on January 17th last. The value of the properties outside of this state is based upon appraisals by the insurance commissioners of the various states in which the properties are located, except where the valuations by these states were greater than the company's valuation. In these instances the latter has been taken.

Abstracts of title to all real estate held in fee have been examined by Department counsel, either during the present or previous examinations, and their reports show that all titles are sound.

Bonds and Mortgages.

Seven hundred seventy-seven loans on the security of bond and mortgage amounting to $38,969,558 had been made by the company at the close of 1898. The properties upon which five hundred two of these loans had been made, all located within this state, have been appraised in connection with the present examination. The loans on these properties so appraised amount to $22,659,763 on the date mentioned. The value of land and buildings was given by the company at $37,997,500. The appraisals just completed place the value of the same properties at $38,668,245.50. Loans on thirty-nine pieces returned in mortgage schedule December 31, 1898, at $1,639,925, had been paid in full early in 1899, and the real estate under these loans was not therefore appraised. Of the remaining two hundred thirty-six pieces, one of $60,000 was carried to real estate account January 17, 1899, and is appraised with the company's other real estate holdings, the remaining two hundred thirty-five properties located outside of New York State, and representing loans to the extent of $14,609,870, having been appraised under the authority of the insurance commissioners of the various states where such properties are located in connection with the examination made in 1894-'95.

The loans in question, and the amount of same, are located as follows:

States.	Loans.	Amount.
Minnesota	40	$1,201,200 00
Missouri	39	2,210,820 00
New Jersey	29	356,800 00
Pennsylvania	27	553,300 00
Illinois	27	4,633,500 00
Georgia	13	293,000 00
Michigan	13	1,768,500 00
Ohio	9	180,000 00
Colorado	8	457,000 00
Indiana	4	21,000 00
Washington	4	397,000 00
Montana	3	113,000 00
Connecticut	3	157,000 00
Tennessee	3	220,000 00
Iowa	2	150,000 00
Nebraska	2	185,000 00
Maryland	2	222,000 00
Canada	2	549,000 00
Massachusetts	1	200,000 00
Oregon	1	450,000 00
Utah	1	5,750 00
District of Columbia	1	18,000 00
Kentucky	1	268,000 00
	235	$14,609,870 00

To the amount of the principal sum of the mortgage, amounting as above set forth to $38,969,558, must be added the further mortgage indebtedness on account of taxes, law expenses and fire insurance. These aggregate $33,199.58, bringing the total moneys owing the company on bond and mortgage account December 31, 1898, to $39,002,757.58.

The mortgages and bonds accompanying the same, with other papers relating thereto, including fire insurance policies, have been examined and passed upon, with a view of ascertaining the fact that these evidences of the loans had been properly executed and duly recorded, in addition to establishing by count and inspection the fact that the mortgages stated to be held by the company were, in fact, in its possession. It was shown that no defects existed in the mortgage papers, that they had been properly recorded, and in the case of all buildings covered by the mortgages, these buildings had been fully insured and the policies deposited with the company and assigned to it as mortgagee.

Bonds and Stocks.

The book value of these on December 31, 1898, was $120,219,-120.12, composed of bonds of the book value of $115,687,034.05, and stocks on the same basis amounting to $4,532,086.07. The market value claimed on account of these items by the company was $127,630,450.83, being an excess over book value of $7,411,-330.71, and divided between bonds and stocks as follows:

Market value of bonds owned	$121,579,619 16
Market value of stocks owned	6,050,831 67
Total	$127,630,450 83

The values placed by the company upon these securities were in many cases considerably below the market values reported in standard commercial publications, quoting the market values of the securities in question. In no cases were any of the items returned at a figure above the generally reported or quoted market value. A valuation of the items composing this list of bonds and stocks has been made by two New York banking houses, and the conservative figures at which the securities are carried are thoroughly confirmed by the estimates placed upon them by the bankers who have valued them, their valuations being in excess of the company's. These assets have been counted, and their purchase by the company has been verified by liberal references to its books of entry, including cash, return checks and receipts.

Collateral Loans.

There were twenty-seven call loans on December 31, 1898, amounting to $7,390,845.84. The market value of the collaterals hypothecated as security for these loans was $9,229,702. The possession of these collaterals by the company at the date mentioned was established, and the fact that the sums represented to have been loaned on these securities were so loaned, was proved by ample investigation. The margin of market value of

collateral over amount loaned thereon, showed that the twenty-seven loans in question were thoroughly secured. The nature of the securities upon which these loans were made is contained in the schedule herewith filed.

Loans to Policyholders.

The cash loans made to policyholders on the security of the company's policies assigned as collateral were 9,014 in number and amounted to $9,818,600. The earlier loans were made at six per cent. The rate at present charged is five. These loans were examined by a reference to the papers in each case, including the assigned policy, note, etc., etc. They were listed seriatim, and with each loan was added any other indebtedness (premium notes) by the policyholder to the company where such existed, and the combined amounts compared with the policy reserve to ascertain whether in any case the indebtedness exceeded the value of his policy. No such excess was found to exist in any case.

Cash Deposit in Banks, Trust Companies and in Office.

Central National Bank, New York	$2,317,020 52
Continental National Bank, New York	202,928 29
National City Bank, New York	312,226 75
New York Security & Trust Co., New York	2,479,247 06
Western National Bank, New York	118,002 14
Bank of Montreal, Montreal, Canada	213,349 82
Merchants' National Bank, Philadelphia, Pa.	20,000 00
Thames National Bank, Norwich, Conn	136,241 96
Wells, Fargo & Co.'s Bank, San Francisco, Cal.	23,170 45
United States and Canada Deposits	54,088 79
Cash on hand in office	54,682 71
Total	$5,930,958 49

Cash Deposited with Foreign Governments and Banks.

European Department Deposits	$523,883 58
European Department Collection Account	718 00
J. S. Morgan & Co., London	177,922 29
J. S. Morgan & Co., London, Collection Account.	182,750 19
Bank of Nova Scotia, Halifax	3,000 00
Bank of New South Wales, Sydney	38,932 00
Bank of Australasia, Sydney	316,332 50
Government of Victoria	24,332 50
Government of New Zeland	24,332 50
Brazilianische Bank fur Deutschland, Rio de Janeiro	536,878 80
London & River Plate Bank, Rio de Janeiro	180,194 07
Banco do Chili, Valparaiso	2,961 16
Banco do Santiaga, Santiago, Chili	352 50
W. R. Grace & Co., Santiago, Chili	112,100 38
South American Department Deposits	15,225 30
British Bank of South America, Buenos Aires	82,400 88
London & River Plate Bank, Buenos Aires	6,504 33
Argentine Government Deposit	45,116 28
Asiatic and Australian Department Deposits	101,420 51
Chartered Bank of India, Australia, China, Calcutta	41,695 46
Hong Kong & Shanghai Banking Corporation, Calcutta	53,456 46
New Oriental Bank, Calcutta	628 30
Hong Kong & Shanghai Banking Corporation, Hong Kong	26,636 57
Banco Internacional e Hipotecario de Mexico, Mexico	6,062 82
Total	$2,503,827 30
Total cash	$8,434,785 79

The average rate of interest on the above deposits was two per cent. per annum.

Uncollected and Deferred Premiums.

The net uncollected and deferred premiums was ascertained to be $4,367,462. This sum, for which the company received credit, was produced as follows: The gross renewal premiums uncollected were $2,400,198; deferred premiums on renewals amounted to $2,051,101. From these renewals, both uncollected and deferred, five per cent. was deducted as a proper average cost of collection, leaving the net amount of these items at $4,228,734. To this was added $138,728, being the deferred premiums upon new business less sixty-five per cent. of same for initial year cost. No premiums were returned as uncollected on business written in 1898. These premiums deferred or outstanding were examined and proved by a careful checking of the company's premium registers, cards in connection with the same, and the returns from its various cashiers' departments.

Interest Due and Accrued.

An examination of mortgages, bonds owned, loans on collaterals and loans made to policy holders on the security of their policies, show the total amount of interest due and accrued upon the same to be $1,416,915.95. The rents accrued and due on the property of the company was $23,570.16.

Liabilities—Reserve.

The net value of all outstanding policies and annuities in force was $176,046,278. The company holds reinsurances the net value of which amounts to $336,029.

The valuation registers of the Insurance Department, in which are entered seriatim a list of all the policies and annuities in force, were carefully compared with the company's policy and annuity registers and other records, in order to establish the fact that the basis of valuation in the case of both policies and annuities was correct. The number of policies and amount of insurance in force was ascertained by count in order to further test the correctness of the valuation registers.

Death Claims and Matured Endowments.

An examination of losses and claims outstanding December 31, show the same to be $1,646,936.90, divided as follows: Matured endowments (papers not completed), $186,518.10; death losses in process of payment, $315,629.36; death losses reported, full proofs not yet received, $973,566.16; death losses resisted by the company, $49,000; annuity claims (not presented), $122,223.28.

Miscellaneous Liabilities.

These, consisting of certain trust funds held by the company, together with sums due policyholders and premiums paid in advance, were found to be $711,446.57.

Receipts and Disbursements for 1898.

The receipts of the company during the year 1898 amounted to $45,431,916.51 and the disbursements during the same period to $30,498,953.01. Each separate item of receipts and of disbursements has been examined and its correctness tested by the most careful checking of the company's accounts and office records of every description. The result shows that the balance of ledger assets at the close of 1898 was correctly reported in the annual statement for that year, at which time the condition of the company as shown by the examination just concluded was as follows:

Assets.

Real estate	$16,627,102 12
Bonds and mortgages	39,002,757 58
Bonds and stocks owned	127,630,450 83
Collateral loans	7,390,845 84
Loans to policy holders	9,818,600 00
Interest accrued and due	1,416,915 95
Rents accrued and due	23,570 16
Cash deposited in banks and trust companies and with foreign governments, and also cash in office	8,434,785 79
Net uncollected and deferred premiums	4,367,462 00
Premiums notes on policies in force	1,320,423 21
Total admitted assets	$216,032,913 48

Liabilities.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, computed according to the actuaries' table of mortality, with four per cent. interest	$176,046,278 00	
Deduct net value of risks of this company reinsured in other solvent companies	336,029 00	
Net reserve		$175,710,249 00
Matured endowments (papers not completed)	$186,518 10	
Death losses in process of payment	315,629 36	
Death losses reported, full proofs not yet received	973,566 16	
Death losses resisted by the company	49,000 00	
Annuity claims (not presented)	122,223 28	
Total policy claims		$1,646,936 90
Trust funds held by the company		278,739 64
Dividends of surplus, or other description of profits due policy holders, payable on anniversaries of policies		159,545 92
Premiums paid in advance		273,161 01
Total		$178,068,632 47

Special Funds Voluntarily Set Aside by the Company.		
For additional policy reserves..	$2,838,626 00	
Surplus reserve funds.....	26,414,234 00	
Other funds for all contingencies	8,711,421 01	
Total		$37,964,281 01
Total liabilities		$216,032,913 48

A schedule showing the manner in which the three above subdivisions of special funds set aside are made up, giving in detail an itemized exhibit of the various segregation of these subdivisions of special funds, accompanies this report. Evidence of the action of the company in thus setting apart the funds in question is already on file in the Insurance Department.

There is submitted herewith the various schedules and memoranda data forming part of the examination records, though these papers are not made a portion of the report proper.

Respectively submitted,

ISAAC VANDERPOEL,
Chief Examiner.

STATE OF NEW YORK, }
City and County of New York, } *ss.:*

Isaac Vanderpoel, being duly sworn, deposes and says that the foregoing report, subscribed to by him, is true to the best of his knowledge and belief.

ISAAC VANDERPOEL.

Subscribed and sworn to before me,
this 16th day of October, 1899.

(Seal.) Genvia C. Fuller,
Notary Public 122, *N. Y. Co.*

ATTORNEY-GENERAL'S OPINIONS.

ATTORNEY-GENERAL'S OPINIONS.

STATE OF NEW YORK.

ATTORNEY GENERAL'S OFFICE,

ALBANY, *April* 7th, 1899.

Hon. LOUIS F. PAYN, *Superintendent of Insurance, Albany, N. Y.:*

Dear Sir.— I beg to acknowledge receipt of your letter of April 1st inst., inclosing correspondence between your Department and Johnson & Higgins, respecting an alleged violation of the Insurance Law, and asking for my opinion thereon.

In the correspondence referred to me, it is conceded that in or about the month of January last, the Erie Railroad Company, through the instrumentality of Johnson & Higgins, of New York, procured an insurance upon certain property located in New York city, in the Eastern Counties Insurance Company and the English Lloyds, both foreign corporations, neither of which had been admitted to transact business in this state under the provisions of the Insurance Law.

It is stated by Johnson & Higgins that they are employed by the Erie Railroad Company to take entire charge of its fire insurance and see that its property is kept properly insured and claims for losses collected. That in the case of the risks covered by these policies, they made efforts to procure the insurance from one or more companies authorized to transact business in this State and were unable to do so, because the amount of the risk was too large. That thereupon, they procured the Insurance in London, through their correspondents. It is stated that the policies were delivered to the correspondents in London and that the premiums were paid there, and that Johnson & Higgins did not claim to represent the insurers in the transaction. The policies were forwarded by the London correspondents to Johnson

& Higgins, were examined and checked by them, and a paster placed upon them, indicating that this had been done.

Upon this state of facts I am of the opinion that Johnson & Higgins have been guilty of a violation of section 137 of the Insurance Law. This would seem to be exactly such a case as is contemplated by that section. The insurance brokers made efforts to procure the insurance in New York and were unable to do so. It then became necessary for them to procure the insurance from companies designated in section 137 as "unauthorized" companies, and before proceeding to do this it was their duty to comply with the provisions of that section.

I think that the case of Hooper vs. California, 155, U. S. 648, is decisive of the questions involved in this inquiry.

In that case the plaintiff in error was charged with a violation of the provisions of section 439 of the Penal Code of California, which provides as follows: "Every person who in this State procures or agrees to procure any insurance for a resident of this State from any insurance company not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this state relative to insurance, is guilty of a misdemeanor."

It appeared that Hooper was the San Francisco representative or agent of Johnson & Higgins, who were insurance brokers in New York City. That one Mott applied to Hooper for insurance on a steamer. That thereupon Hooper communicated with Johnson & Higgins, and after some telegrams had passed between them, Hooper was notified by Johnson & Higgins that the insurance had been effected, and some weeks later the policy was forwarded. It was strongly urged that the insurance was not procured in the State of California, and that therefore the defendant was not amenable to the law.

Upon this point the court said: "If the contention of the plaintiff in error were admitted, the established authority of the State to prevent a foreign corporation from carrying on business within its limits, either absolutely or except upon certain conditions, would be destroyed. It would be only necessary for

such a corporation to have an understanding with a resident of the State, that in the effecting of contracts between itself and other residents of the State, he should be considered as the agent of the insured persons and not of the company. This would make the exercise of a substantial and valuable power by a state government depend not on the actual facts of the transactions over which it lawfully seeks to extend its control, but upon the disposition of corporations to resort to a mere subterfuge in order to evade obligations properly imposed upon it."

If this transaction is not one of those which the law is intended to prohibit, it is difficult to see why these unauthorized companies and others acting through brokers in this State, who claim to be the representatives merely of the insured and not of the insurers, may not do an unlimited amount of business in this State, and the purpose of the law be entirely annulled.

I think that this case is easily distinguished from the case of Allgryn v. Louisiana, 165 U. S. 578. In that case it appeared that the entire transaction took place without the State of Louisiana; that the business was transacted directly between the insured and the company, without the intervention of any agent or broker; and that the premium was paid in New York. The case in no way conflicts with Hooper v. California, above cited, and the court expressly say that they have no intention of throwing any doubt upon the case.

I have not as yet made any reference to the question whether Messrs. Johnson and Higgins were the agents of the foreign insurance companies in this transaction, as that term is defined by section 49 of the Insurance Law and by section 577-j. of the Penal Code.

An agent is defined by the Insurance Law as "An acknowledged agent or surveyor, or any other person or persons who shall in any manner aid in transacting the insurance business of any insurance corporation not incorporated by the laws of this State and any broker whose business, in whole or in part, is to negotiate for and place risks, deliver the policies covering same and collect premiums therefor."

Section 577-j. of the Penal Code provides: "Any person acting for himself or for others, not having been specially licensed as provided by law, by the Superintendent of Insurance, who solicits or procures or aids in the solicitation or procurement of policies or certificates of insurance from, or adjusts losses or in any manner aids in the transaction of any business for any foreign insurance corporation," etc., is guilty of a misdemeanor.

As none of the negotiations preceding the issuing of these policies was conducted by the principals, the insurers and the insured, it seems evident that they must have been conducted through the agency of some other persons and upon the facts submitted to me, the only persons answering this description are Messrs. Higgins and Johnson.

I think it clear that they "aided in the procurement" of these policies of insurance and "aided in the transaction of the business" of the foreign insurance companies, within the intent and meaning of the statutes cited; and that they stood in the relation of agents for both of the parties to the transaction.

Yours respectfully,

JOHN C. DAVIES,

Attorney-General.

STATE OF NEW YORK:

ATTORNEY-GENERAL'S OFFICE,

ALBANY, *September* 2, 1899.

Hon. LOUIS F. PAYN, *Superintendent of Insurance, Albany, N. Y.:*

DEAR SIR.—I beg to acknowledge receipt of your letter relating to the New York Marine Underwriters, an aggregation of Lloyds.

It seems that this branch of the Lloyds was, previous to October 1, 1892, transacting the business of ocean marine insurance; that since that time they are issuing insurance policies or certificates insuring against loss by theft or burglary. You ask for my opinion as to whether or not this aggregation has a right to insure any class of risks not made on or prior to October 1, 1892.

I will not take the liberty to quote the provisions of section 57 of the Insurance Law, as you are entirely familiar therewith. It seems clear to me that the restrictions and exceptions contained in said section were intended to apply to institutions of this nature upon the precise kind of insurance conducted by them on the 1st day of October, 1892, and that it was not the intention that from the fact that a Lloyds' society or aggregation was at the time engaged in insurance business, it could extend its kind of business to other lines of insurance than that in which it was at the time engaged. In other words, I am satisfied that it was the legislative intent that all persons, corporations, companies or aggregations engaged in the business of insurance on the 1st day of October, 1892, such as conferred by this section, should continue the particular kind of insurance practiced by it or them at said time, and none other, without complying with the provisions of the Insurance Law.

Yours truly,

J. C. DAVIES,
Attorney-General.

STATE OF NEW YORK:

ATTORNEY-GENERAL'S OFFICE,

ALBANY, *December* 6, 1899.

Hon. LOUIS F. PAYN, *Superintendent of Insurance, Albany, N. Y.:*

DEAR SIR.—I have received your letter under date of November 15th ult., and accompanying memoranda, asking for my opinion first as to whether you are entitled to demand and enforce payment by the United States Lloyds and like associations, of a tax of two per centum upon the amount of all premiums upon insurance against marine risks, pursuant to section 34 of the Insurance Law, since 1892 when said section was enacted; secondly, whether you are entitled to demand and enforce payment from such associations upon premiums received prior to 1893, under the existing laws; and, thirdly, whether you may

institute an examination of the books and records of such associations for the purpose of ascertaining the amounts of premiums collected.

First. No claim whatever exists, or has ever existed in favor of the state against the associations or the members of the same. The language of the statute is "*The agent* of every corporation, association or individual," etc., "shall annually pay to the Superintendent of Insurance a tax of two per centum," etc. This language does not impose any tax upon the associations or their members, nor create any liability on their part for the payment of the same. The tax is imposed upon the agents for the privilege as acting as such, and not upon the associations for the privilege of carrying on their business. As was said by the Court of Appeals in the case of Fire Department v. Stanton, 159 N. Y., 225, 234:

"It is to be observed that this statute does not impose the burden of a tax upon the individual insurers, or the unincorporated association of individual insurers. It exacts from every person who acts as agent for such, the payment of a license fee as a condition of his right to do so."

As to the liability of persons who have acted as agents for these associations since 1892 I think that there can be little question. The case of Fire Department v. Stanton (supra) seems to be decisive of the question. It is true that this statute was not under consideration in that case, but the two statutes are so similar in form and terms and the questions involved so nearly identical, that there seems to be no doubt of the controlling authority of the case upon this question.

Second. The question as to the right of the Superintendent to collect the tax for the period prior to 1892 presents much greater difficulties.

Under the provisions of chapter 30 of the Laws of 1837 which continued in force to the time of the passage of the Insurance Law in 1892, the same liability existed on the part of the agents in question, to pay the tax of two per centum, but instead of paying it to the Superintendent, they were required to pay it into

the treasury of the State. I find nothing in the act creating the office of Superintendent of Insurance, or in any subsequent legislation, which would warrant me in expressing the opinion that the Superintendent can recover these moneys or institute proceedings for their recovery.

Entertaining these views, it would not be profitable to discuss the question suggested by you as to the effect of the statute of limitations, as that question can only effect the taxes accruing prior to 1892.

Third. I am of the opinion that you have no authority of your own motion, to institute an examination of the books and records of these associations to ascertain the amount of premiums collected; and that such examination and inspection can only be procured by an order of the court, granted in pursuance of the provisions of the Code of Civil Procedure.

Yours respectfully,

JOHN C. DAVIES,

Attorney-General.

INSURANCE DECISIONS

BY THE

COURT OF APPEALS.

INSURANCE DECISIONS BY THE COURT OF APPEALS.

THE UNION INSURANCE COMPANY OF PHILADELPHIA and THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, Respondents, *v.* THE CENTRAL TRUST COMPANY OF NEW YORK, and THE CONTINENTAL INSURANCE COMPANY OF THE CITY OF NEW YORK, Appellants, Impleaded with KATE E. DIMICK, as Executrix of LORENZO DIMICK, Deceased.

[157 N. Y. 633; decided January 10, 1899.]

VANN, J. Each party to the submission agreement, which was quadripartite in character, was bound only to the extent of the promises, express or implied, made by them respectively. (Berry Harvester Co. v. Walter A. Wood Co., 152 N. Y. 540.)

While the contract required a deposit to be made in behalf of Dimick for the benefit of the plaintiffs, it did not expressly provide by whom it was to be made. The object of the deposit was to secure performance of any award against Dimick in favor of the plaintiffs, or either of them. It was not to secure performance by him of the arbitration agreement, generally, but simply of that part relating to payment of the award. Every other covenant, by whomsoever made, stood without security. The deposit bore no relation to any part of the agreement other than that pertaining to satisfaction of the award by Dimick, except the provision that unless the pending actions were discontinued the security might be withdrawn. In making the deposit, therefore, the Continental Company pledged its property for the purpose of securing payment by Dimick of any award made against him in favor of the Union and State Companies, which thereupon became the pledgees, the Continental Company the pledgor, and the trust company the holder of the pledge in trust for the purpose aforesaid. As the object of the pledge was to secure performance of a certain act by Dimick, while the subject of the pledge belonged

to the Continental Company, the latter became entitled to the rights of a surety with reference to the thing pledged, although it was not subject to the affirmative obligations of a surety, for it made no promise to perform for another, but simply deposited its property to secure fulfillment of a specified act by another upon a contingency named for the benefit of third parties. It was not a surety in the sense of one who had engaged to answer for the debt, default or miscarriage of another, and it was not sued as a surety. No affirmative relief was asked and no personal claim made against it. This action, therefore, is, in effect, a proceeding *in rem* to foreclose the pledge by securing a sale of the thing pledged for the benefit of the plaintiffs.

It is claimed by the defendants that the submission agreement furnishes no basis for such an action, because the condition of the pledge has not been broken. As the condition of the pledge was the payment of the award, they insist that an actual award was a condition precedent to the right to foreclose, and as there has been no award and none can now be made, the agreement to pledge is *functus officio*, and the trust company is under an implied obligation to return the thing pledged to its owner.

On the other hand, the plaintiffs claim that this action can be maintained under section 2384 of the Code of Civil Procedure, "in connection with well-settled common-law principles, as one based either upon the terms of the submission as a whole," or that part thereof which provided for the deposit. The section referred to is found in that part of the Code relating to arbitrations, and is as follows: "Liability of party who revokes. Where a party expressly revokes a submission, made either as prescribed in this title or otherwise, any other party to the submission may maintain an action against him, and also against his sureties, if any, upon the submission, or any instrument collateral thereto, in which action the plaintiff may recover all the costs and other expenses, and all the damages, which he has incurred in preparing for the arbitration, and in conducting the proceedings to the time of the revocation. Either of the arbitra-

tors may recover, in an action against the revoking party, his reasonable fees and expenses." (§ 2384.)

The next section provides that "a sum, penalty, forfeiture, or damage, shall not be recovered for a revocation of a submission to arbitration, made either as prescribed in this title or otherwise, except as prescribed in the last section; notwithstanding any stipulated damages, penalty, or forfeiture, expressed in the submission, or in any instrument collateral thereto."

The first section quoted authorizes an action against one who revokes a submission, and also against his sureties upon the submission, as well as against his sureties upon any instrument collateral to the submission, to recover all the costs and other expenses, and all the damages incurred in preparing for and conducting the proceedings to the time of revocation, and the second section limits the recovery to such costs, expenses and damages, even if the submission provides for a more extended recovery. These sections reproduce in substance similar provisions contained in the Revised Statutes. (2 R. S. 544, 545, §§ 23, 25.) Before the passage of the Revised Statutes it had been held in Allen v. Watson (16 Johns. 204) that a party could revoke the powers conferrd by an arbitration bond, but the consequence was a forfeiture of the penalty, although the other party could recover no more than the actual damages sustained. The revisers, in their notes, refer to this case, and state that it was deemed useful to finally settle "the much agitated question respecting stipulated damages which are frequently inserted in submission to avoid the general rule of law concerning penalties." Otherwise a resort to equity would have been necessary to obtain relief from the forefeiture. We think this is what the Code accomplishes, and that it does not place a limitation upon the right of action at common law to recover damages for revocation, except by limiting the amount of the recovery. It creates no new or exclusive remedy, but confirms an old one, and fixes the measure of damages.

The act of revocation by Dimick made the condition upon which the deposit was made impossible of performance. He

thereupon became liable, not for an award, but for the expenses incurred in the effort to secure an award, which were rendered of no effect by his act. He voluntarily disabled himself from performing his covenant to pay the award, and that, according to the authorities, was in itself a breach of the covenant.

The earliest authority upon the subject is the celebrated Vynior's Case (4 Coke, 302), where the condition of an arbitration bond was "to stand to, abide by and perform an award." The only breach by the defendant was a revocation of the authority of the arbitrators. It was resolved that the defendant by his own act "made the condition of the bond impossible to be performed and by consequence his bond is become single and without the benefit or help of any condition, because he has disabled himself to perform the condition." This has been followed for many years and has been made the basis of a multitude of judgments both in England and in this country. Thus, in Warburton v. Storr (4 Barn. & C. 103, 106) the defendant agreed, under a penalty, to perform an award, and by revocation of the submission prevented himself from doing so, but he was held to have broken his agreement and thereby to have subjected himself to an action for the penalty. Vynior's case is the only one cited, and the court, relying upon it, said "that if a party covenants to do a certain thing, and afterwards, by his own act, disables himself from performing it, that is, in itself, a breach of the covenant." So in Brown v. Tanner (1 M'Cl. & Younge's Reports, 464) it was held that the defendant's revocation of his submission, whereby the performance of his agreement to stand to, obey, abide and fulfill the award became impossible, was a breach of that agreement.

In Town of Craftsbury v. Hill (28 Vt. 763) the condition of an arbitration bond was that if the principal should "well and truly observe, perform and keep the award and determination which the said arbitrators shall make and publish," the obligation was to be void. The only breach of the condition alleged was a revocation of the submission, and it was held on demurrer that it was a breach of the submission because the principal had de-

prived the arbitrators of the power to make an award as well as himself of the power to observe, perform and keep it, and that this in legal effect was a forfeiture of the bond and a breach of the condition, rendering both principal and surety liable.

Where a defendant, by preventing one of three referees from acting with the others, defeated any valid award, it was held to be a sufficient breach of an agreement for having and perfecting a reference. (Quimby v. Melvin, 28 N. H. 250.)

In Brown v. Lavitt (26 Me. 251, 256) the court said: "It is a general rule that any party or any one of a party may revoke his submission before award made, giving notice thereof to the arbitrators, but then he forfeits his obligation he has given to abide the award. (1 Danes Abr. 277, c. 13, art. 14, § 15; Milne v. Gratix, 7 East, 608; King v. Joseph, 5 Taunt. 452.) * * * It is a well-established rule of law that if a party covenants to do a certain thing, and afterwards by his own act disables himself from doing so, or declines doing it when he was able, it is a breach of the covenant." (Citing Vynior's case and Warburton v. Storr.)

The principle is not confined to agreements of submission, but is applied to contracts generally, and the rule is universally recognized that where a party, before the time of performance arrives, puts it out of his power to keep his contract, there is an immediate right of action for a breach of that contract by anticipation. (Hochster v. De la Tour, 2 E. & B. 678; Frost v. Knight, L. R. [7 Exch.] 111, 114; Synge v. Synge, L. R. [1 Q. B. Div. 1894] 466; Johnstone v. Milling, L. R. [16 Q. B. Div.] 460; Crist v. Armour, 34 Barb. 378; Burtis v. Thompson, 42 N. Y. 246; Howard v. Daly, 61 N. Y. 362, 375; Ferris v. Spooner, 102 N. Y. 10; Nichols v. Scranton Steel Co., 137 N. Y. 471, 485.)

In Frets v. Frets (1 Cow. 335, 341) a bond in fact given for the performance of an award contained no condition. One of the parties revoked, and it was declared that "by the revocation, the penalty of the bond is forfeited, and an action lies upon it to recover the damages actually sustained."

In Russell on Arbitrators (p. 100) it is laid down that "every submission contains some words expressing or implying the agreement of the parties to abide by and perform the award of the arbitrator. Preventing the award being made is a breach of this agreement as much as not performing it when made, and when the submission is by bond is a forfeiture of the penalty."

In the case before us the pledge was made to secure performance by Dimick, and as he failed to perform by depriving himself of the power to perform, he broke the condition upon which the pledge was made. As was said in Ferris v. Spooner (*supra*), where property was pledged for performance by a party, "when he repudiated the further performance of the contract, the plaintiff was * * * set at liberty to enforce his securities."

If he had furnished sureties for the performance of an award they would have been liable, because revocation prevented an award and constituted a breach of the promise to perform. This would be true even if the promise of the sureties was limited to payment of the award and did not apply to any other part of the agreement of submission, because by voluntarily preventing an award he virtually broke the agreement to perform the award. He was "bound to stand to the award," and when he made an award impossible and disabled himself from performing the condition of the pledge, he thereby broke the condition itself. We have a pledge as security in place of personal sureties. The pledge is to secure performance of an award when made. If there had been no revocation and an award had been made to the plaintiffs of $50,000, they could have proceeded against the subject of the pledge by an action to foreclose their lien thereon, to procure a sale thereof and payment of their claim out of the proceeds. We have not that exact case before us, which would be an actual breach of the condition on which the pledge was made, but we have its equivalent in an implied breach of that condition, because Dimick intentionally rendered an award impossible. If the five hundred shares of stock could have been sold by proceedings *in rem* founded on an actual award, the same proceedings may be maintained, founded upon that which the

authorities regard as having the same effect as a breach of the condition to pay the award. The pledge was to be forfeited upon the making of an award and non-payment thereof, and the pledge was forfeited by the act of Dimick in making an award impossible. Here the statute comes in and limits the amount of the damages to those caused by the fruitless effort to prepare and try the case and submit it to the arbitrators so that they could pass upon it. We base our decision upon the agreement and the pledge made to secure performance of a part thereof, and the legal consequences resulting upon common-law principles from the disabling act of Dimick in preventing an award, giving effect to the statute as both sanctioning the action and limiting the amount of the recovery.

It is, however, insisted that none of the damages claimed are recoverable in any event, because the agreement of submission prevents it. The items of damages were fixed as to amount by the stipulation of the parties, with no admission, however, of any liability, and the defendants duly objected to the allowance of anything for fees of arbitrators, counsel or witnesses. This position is founded upon the provision of the agreement of submission that the fees of arbitrators and witnesses should be paid equally by the parties, and that no part of the costs of the arbitration or the expenses of witnesses should be recovered by the prevailing party or entered in the judgment. This simply settled what should follow an award when made, and what should be included in the judgment to be entered upon the award. It does not deal with the consequences of revocation nor prevent the recovery of expenses incurred in preparing for the arbitration, as allowed by statute where an award is prevented by revocation. That wrongful act was not under contemplation by the parties when they provided that costs and expenses should not become part of the judgment, for they had all promised not to revoke in another part of the agreement. They were dealing simply with the award and the judgment to be rendered thereon, and, as was said by one of the learned justices below, "the stipulation relied upon was predicated upon a continuance and completed execu-

tion of the agreement. It was, in effect, inconsistent with revocation, and was, therefore, destroyed by revocation." In covenanting against the recovery of expenses they proceeded upon the theory that the arbitration agreement was to be performed and not revoked, and the argument already made as to breach of the condition through a deliberate act rendering performance impossible applies with equal force to the position taken by the appellants with reference to the allowance of these items of damage. The contingency of a revocation was not provided for by the agreement to submit, but the statute and the common law take care of it. The cause of action arises through the submission, the deposit, the act of revocation and the statute. By revoking Dimick prevented an award and thereby broke his promise to pay the award. At common law he would have been liable for all damages resulting from the breach, including the amount for which an award should have been made, but the statute intervening prevents that result and allows a recovery for the expenses of the arbitration, which it substitutes in the place of all other damages. By preventing an award Dimick became liable for the expenses incurred in trying the case before the arbitrators, because the pledge made to secure the award was forfeited by the act that made an award impossible. By violating his agreement he not only made himself liable but also the property pledged for him. Instead of allowing an absolute forfeiture, however, the statute, which was a part of the contract and is referred to therein, measures the damages as already mentioned. If an award had been made the expenses could not have been recovered, but the plaintiffs would have had the value thereof in an award settling all controversies between the parties. The agreement would then have been enforced as made and any award in favor of the plaintiffs would have been paid out of the proceeds of the pledge not exceeding the limit named. They incurred legitimate expenses in the effort to secure an award, but that effort was defeated by the act of a party, which, as the courts hold, was equivalent to a violation of the condition upon which the pledge was made. The pledge secured the award and

Dimick prevented an award, and thereby forfeited the pledge and made it, under the statute, liable for the expenses incurred in trying to get an award the same as it would have been liable for an award if made. Non-payment of an award would have violated the condition of the pledge no more than a revocation of the submission violated it, and the pledge is liable for all the direct and natural consequences of such violation except as limited by the statute.

Without further discussion we think the judgment appealed from should be affirmed, with costs.

O'BRIEN, J. (dissenting). The judgment in this case appropriates over $50,000 of the defendant's property to satisfy a claim for damages by the plaintiff for the breach of an agreement by one Dimick to arbitrate certain claims and to pay the award. It is admitted that the breach was the act of Dimick, and of him alone, in revoking the submission after the arbitration had been pending over two years. The plaintiff's claim is for the damages sustained by the payment of its expenses of the arbitration while pending, and nothing else. It is not claimed, or even suggested, that the defendant had any power or right to prevent Dimick from revoking the agreement, or that it had any control over his action in that regard. The decision contains another curious but perfectly correct admission, and that is, that the defendant committed no breach of the agreement itself, and was not the surety of the one who did.

With these facts conceded at the outset, the mind is at once directed to the inquiry whether the judgment has any support in law, reason or authority, since, if it has not, the decree which transfers such a large portion of the defendant's property to the plaintiff is but an arbitrary edict and little better than downright confiscation. The discussion of the case up to this time has produced at least five judicial opinions by as many different judges, including the opinion of this court now before us. After reading them all, it is not too much to say that no two of them are at entire agreement upon any clear or definite theory of liability. This discord in opinion and theory is, perhaps, not at all surpris-

ing. While the case would be a very simple one, involving no difficulties whatever, if we would only aim to give effect to the plain and clear language of the agreement which the parties made, it becomes very difficult when we attempt to make a new one, based not upon the language which the parties employed, but upon reasoning processes so subtle and artificial that it is difficult for an ordinary mind to grasp them, and quite impossible for any two persons to state them in the same way. Courts are often astute to defeat fraud and prevent injustice, and sometimes go to the extreme limits of construction in order to compel a party to pay a claim which is just, and which, in the forum of conscience, he ought to pay. With all that, there need be no complaint, but it would require a very acute mind to discover in the plaintiff's claim any such element of equity as would warrant any court in putting a strain upon law, or upon the language in which the parties have carefully expressed their mutual rights and obligations.

It appears upon the face of the agreement that when it was executed various suits at law, in behalf of the plaintiff, were pending in the courts, and by the terms of the submission these suits were to be discontinued and the claims involved therein submitted to the arbitrators. When the arbitration was revoked by the sole act of Dimick, the right to prosecute these actions was revived, and it was admitted at the argument that they had been prosecuted and the claims recovered, as we may assume, with the costs of prosecution. So that while the plaintiff lost the right to have an award of arbitrators, it gained the right to have the judgment of the courts upon the claims. In legal theory it could have lost nothing but the expenses of the arbitration, and in fact it may have gained more than that in the recovery. But nothing can more clearly reveal the want of any strong equity in the plaintiff's claim than the agreement itself. There the plaintiff expressly stipulates that it will pay all of its own expenses and that the defendant shall not, under any circumstances, be liable for them, since they could not be made any part of the award or included in it. The only purpose of this action is

to collect from the defendant's property the very expenses which, by the agreement, the plaintiff was to bear itself, and which it is conceded the defendant never agreed to pay. The parties virtually stipulated with each other that in the event of revocation by one none of the others not participating in that act should claim damages as against each other, but should pay their own costs. They bound each other, so far as words could do it, not to revoke, and in any event to pay their own costs. The railroad stock, which is the subject of this action, was pledged for one purpose and one only, and that was to pay an award when made, and the expenses which the plaintiff now seeks to have declared a lien upon it could never by any possibility become a part of that award. It is conceded that had the plaintiff recovered an award of $10,000, it could not collect a dollar of the expenses of the arbitration from this property, although as large then as now, for the plain reason that it was not pledged for any such purpose. The plaintiff has no more right to appropriate this property for its expenses now than it would then, unless we are to hold that the agreement under which the pledge was made means one thing in case an award was made and another thing in case it was not made, or one thing before revocation and something else after. We must hold that, although the purpose of the pledge was clearly expressed in writing, yet that purpose was subject to be enlarged and changed without the consent of the owner, by future events and contingencies not within the contemplation of the parties when the writing was made and in which the owner was in no manner concerned. The plaintiff is seeking to do now, that there is no award, what it could not do if one had been made, thus profiting by the act of Dimick, since by that act it must have acquired some right against the defendant's property that it did not possess before; or, to state it in another way, the plaintiff's claim is and must be that by the act of Dimick it gained the right to demand costs against this property, and the defendant lost the right to object to that demand. When the judgment in this case is carefully analyzed it virtually declares that during the two years that the arbitra-

tion was pending the defendant's property was pledged to pay an award, since that is the only purpose expressed in the writing, but at the end of that period, by Dimick's act of revocation, it became pledged for something else, that is to say, for the plaintiff's costs and expenses, although the plaintiff agreed to bear them itself, and the defendant who owned the pledge never gave its consent in any form that it should be devoted to any such purpose. When the terms of the instrument under which the defendant's property was deposited are placed in contrast with the provisions of the judgment, it will be difficult to resist the conclusion that the court must have made for the parties a new and different contract.

(1) By the terms of the instrument there was no obligation upon the defendant to deposit its property in pledge for any purpose, but it volunteered to make the deposit for a particular purpose only and that was to pay any award made against Dimick. There was no award made, and it is said that at the end of two years Dimick rendered it impossible by revoking the arbitration. The decision, therefore, is that the defendant's property pledged to pay an award which was never made is forfeited to the plaintiff for another purpose, namely, to pay the costs of the arbitration. But it is said that the plaintiff lost the right to procure an award and should be compensated for that loss. The answer to that is, that the loss of a prospective award is not, since the statute, a legitimate element in the estimation of damages for the breach of an agreement to arbitrate.

(2) Not only were these costs by the terms of the agreement to be excluded from the award, but the plaintiff stipulated to bear and pay them itself. The courts have discharged the plaintiff from the obligation of the agreement to pay its own costs by ordering them to be paid out of the defendant's property.

(3) The most favorable award that the plaintiff could possibly obtain against Dimick was secured by the pledge of the five hundred shares of stock and nothing more. The claims that it had against Dimick, when reduced to the form of an award, were to be paid out of that as far as it would go, but under the judg-

ment the plaintiff, without any award whatever, gets the stock or its proceeds, not to pay the claims, but to pay the costs of an arbitration, frustrated by the act of Dimick, and it has the judgments upon the claims and costs besides, or the money collected under them.

No review of this case would be fair or just that does not take careful note of the grounds upon which these conclusions rest and the reasoning process from which they have been de- was the perfection of human reason, and that whatever is conduced. It has been often said, upon high authority, that law trary to reason is generally contrary to law. If, therefore, it can be shown by any fair reasoning process that the defendant's property has been forfeited to the plaintiff by the act or default of Dimick, then any hasty views or impressions concerning the propositions above stated must at once disappear. It is claimed that these conclusions all rest upon sound reason and well-established legal principles.

1. In the first place, it is said that the judgment rests well upon a statute, that is, upon section 2384 of the Code. The section provides that where a party revokes an arbitration any other party to the submission may maintain an action against him and his sureties upon the agreement, or any instrument collateral thereto, to recover the costs and damages incurred in preparing for the arbitration. Inasmuch as the defendant owning the stock in question, did not revoke the arbitration, and was not surety for Dimick who did, and since there is not any instrument collateral to the agreement of submission, it is very difficult to perceive how this statute can have any application to the case. Dimick was the only one who revoked, but he gave no sureties or collateral instrument. The plaintiff can doubtless proceed against him for breach of his agreement, and then the statute measures the damages. It is admitted on all sides that Dimick or his estate is liable. But the fact that one who broke his agreement is liable in damages for the breach, does not prove that another, who kept the agreement to the letter, is also liable, or that his property can be taken to pay the costs preceding the

revocation. It is quite impossible to say from the various opinions in the case how much or how little of a part this statute is supposed to play in the case. None of the learned judges who have discussed the questions have been willing to rest the case upon it, while it is equally apparent that none of them have felt entirely safe without it. But it is quite obvious that it can give the plaintiff no aid. If the stock was not pledged for the damages arising from Dimick's revocation, then the statute cannot and does not enlarge or change the purpose of the pledge. On the other hand, if it was pledged for that purpose by the agreement, then the plaintiff needs no statute, but may stand upon the instrument itself. The theory of the action is that the plaintiff has a lien upon the stock. Of course it never got any lien except such as arises from the terms of the agreement. That agreement might confer a lien for an award, without costs, when made, but what the plaintiff now claims is a lien for costs alone without any award whatever. Whatever lien the plaintiff had attached immediately on the execution and delivery of the agreement, and the purpose of the pledge was specific and definite. The lien now claimed is one arising from the act of Dimick, committed two years afterwards, and which clearly was not within the contemplation of any of the parties. When and how a lien to pay an award without any costs was transmutted into a lien to pay costs alone, as damages for the act of Dimick, is a problem in the case that no one has yet attempted to solve. This is the critical point in the discussion, and when we reach it, mere assertion and generalization will not answer. We must stop to inquire just how the plaintiff has acquired a lien on this property for the damages arising from Dimick's act in defeating an arbitration that might or might not result in an award against him. No man can get a lien upon or an interest in his neighbor's property except through some contract. Did the defendant ever agree to charge this property with the costs incurred by the plaintiff in the arbitration? If so, how and in what language? When the defendant bound the plaintiff to bear these very costs and excluded them entirely as an element in the controversy, did it

intend or contemplate any such thing as making them a charge on its own property? When the plaintiff covenanted to bear these costs itself, did it then intend or contemplate any such thing as their collection out of the defendant's property? These questions admit of but one answer, and that must prove that the judgment in this case has sought to impress a lien upon the property that the parties never created or intended to create. Obviously the plaintiff got no lien from any agreement of the defendant, express or implied. It got no lien through Dimick, since he never owned it or had it in his possession, or under his control, or even made the deposit. There is no legal privity or connection of any kind between Dimick's act of revocation and the defendant, or the property in question, and so it seems to me that the plaintiff has no lien at all.

The only object of a bond in a submission to arbitration is to secure some one against damages arising from the exercise of the right of revocation, and there can now be no damages but the costs and expenses incurred. In all such cases there is, of course, a privity of contract between the sureties and the injured party. But here we have a wholly different situation, since the parties intended to make, and supposed they had made, an irrevocable agreement of submission, in which damages would be impossible, and then they proceeded to covenant with each other that the costs, now the only element that can constitute damages, should be eliminated from the submission entirely, and each party should bear and pay its own costs, and consequently that neither party should claim damages of the other in case they were mistaken as to the irrevocable character of the contract. It is plain, therefore, that the lien for costs and expenses as damages which the plaintiff claims upon the property in question does not and cannot arise from any contract between the parties. It is a purely artificial development by reasoning processes upon principles derived from what are supposed to be analogous cases, but which really have no application to the special and peculiar agreement under which the defendant pledged its property. When it made the pledge for a single specified purpose the ap-

propriation of it to another and different purpose is a plain violation of its legal rights.

2. In the opinion of my learned associate now before us it is stated that the plaintiff's stipulation to pay its own costs did not contemplate a revocation of the arbitration, and since that unexpected event happened the stipulation is no longer in the plaintiff's way. That is a very candid admission that the stock in question is to be devoted by the judgment to a purpose not within the intention or contemplation of the parties when they made the agreement. It reveals the fundamental error that has pervaded the case from the beginning. It is perfectly true that the contingency of revocation was not contemplated. The parties were pledged and became bound hand and foot against the happening of any such event, and not until this court held that the binding was of no avail did any one attempt to give to the agreement a construction which the parties never intended that it should have. The construction now is that the defendant pledged its property to secure a claim by the plaintiff for damages arising from the act of Dimick in revoking the arbitration, something that was not within their intention at all. Of course, if that act was not within the contemplation of the plaintiff when it agreed to pay its own costs, neither was it within the contemplation of the defendant when it pledged its property to pay the award. While the intention of the parties was, of course, the same, yet the decision in the case discharges the plaintiff from its stipulation as to costs, which now mean damages, and at the same time changes and enlarges that of the defendant in regard to the purpose for which it made the pledge by imposing upon its property a lien for a purpose never contemplated.

3. But it is said that the defendant's stock is surety for Dimick and can be proceeded against *in rem* upon breach by him of his agreement. There is nothing whatever in the agreement or the transaction that creates any relations of suretyship for Dimick. There is no legal privity between them such as must always exist between principal and surety. The defendant voluntarily deposited the stock for a specific purpose, and that was to pay

an award when made. When that event happened the plaintiff could appropriate the stock for that purpose without any regard to Dimick and as upon an original promise and pledge by the defendant. But even if the property stood as surety to pay the award when made, then surely the owner may protect it by invoking all the rules of law applicable to the liability of sureties. The surety cannot be held beyond the very terms of his agreement, since it is *strictissima juris*. His undertaking cannot be enlarged by construction or implication, and when it is sought to make him answer for the act or default of another, it is sufficient for him to show that he has not expressly agreed to be answerable for such act or default. (Page v. Krekey, 137 N. Y. 307; Smith v. Molleson, 148 N. Y. 241.) The plaintiff can point to no agreement by which this property was to be devoted to the payment of damages arising from Dimick's act, but, on the contrary, it is conceded that no such purpose was in contemplation when the agreement was executed.

4. It is asserted that very ancient and some modern authorities sustain this judgment. The oldest case relied on is Vynior's Case (4 Coke, 302). That contains all that any of the others contain, and is quite as favorable to the plaintiff as any of them. All that case or any of the others hold, that has any application to this case, is that an agreement to perform an award is broken by a revocation of the arbitration. No one, I think, will question that. The cases are good authority against Dimick, the only one who committed the breach. They were all actions against the party who violated his covenant, and not, as in this case, against an innocent party that has kept it. None of them support or give any color of support to the proposition upon which this judgment rests. The right to maintain an action against the party guilty of a breach of his agreement to arbitrate, and who has rendered an award impossible by revocation, or against his sureties in legal privity with him, upon written instruments, should not be confounded with the right which the plaintiff asserts in this case. That is nothing less than the right to maintain an action against one who has never revoked, and who is not a

surety, or in legal privity with another who did revoke, to appropriate property voluntarily pledged only to pay an award, under an agreement which excludes the right to damages in the form of costs and casts that burden on the party who complains. Moreover, the decisions in these cases are supported by an element of right and justice conspicuously absent in this case, since it is plain that in all of them the plaintiff lost by the revocation the right to collect his costs by including them in the award, whereas, in this case, the plaintiff lost no such right, it having been excluded by its own agreement. It is perfectly plain that, in the special and peculiar agreement now under consideration, the parties undertook to protect the property in question from all consequences of a revocation by Dimick. It was for that purpose and to that end that the pledge was restricted to the payment of an award when made; that all parties renounced the right to revoke; that the right to costs, and consequently to damages, was expressly excluded, and the burden of paying its own costs imposed upon the plaintiff. There is but one ground, as it seems to me, upon which this judgment can rest, and that is that it was legally impossible for the defendant, by any stipulation, or by the use of any form of words, to confine the pledge to the payment of an award, or to protect the property from a claim of damages arising out of the conduct of Dimick. If that proposition is not refuted by the bare statement of it, then it is quite evident that no argument, however conclusive, and no reasoning, however persuasive, would avail.

I think that the plaintiff has not shown that it has any claim or lien upon the property which is the subject of this action, and that the judgment should be reversed.

All concur, with Vann, J., for affirmance, except O'Brien, J., who reads for reversal, and Parker, Ch. J., not sitting.

Judgment affirmed, with costs.

Albert S. Embler, Appellant, *v.* Hartford Steam Boiler Inspection and Insurance Company and Ticonderoga Pulp and Paper Company, Respondents.

[158 N. Y. 431; decided March 21, 1899.]

Gray, J. The policy of insurance, which was the subject of this action, was issued to the Ticonderoga Pulp & Paper Company in October, 1891, and it indemnified and insured, among other things, against loss or damage to property of every kind resulting from an explosion or rupture of steam boilers; "also against loss of human life or injury to person, whether to the assured, to employees, or to any other person or persons, caused by such explosion or rupture, payable to the assured for the benefit of the injured person or persons, or their legal representatives in case of death, and not contingent upon the legal liability of the assured." The sum of insurance stated in the policy was $50,000, and the amount of any recovery under the clause quoted was limited to the sum of $5,000. In December, 1892, Provencha, who was employed by the pulp company in the capacity of fireman, was injured as the result of an explosion of one of the boilers and, subsequently, died from his injuries. His widow, as his administratrix, brought an action against the pulp company, to recover damages by reason of its alleged negligence in causing the death of her intestate, and, prior to the trial of the issues therein raised, the case was settled by the payment of the sum of $1,500. Subsequently, Provencha's administratrix assigned to the plaintiff in this action all her rights and interests in and to the policy of insurance in question; whereupon this action was brought, in which the plaintiff seeks to enforce the contract of insurance to the extent of the $5,000, provided for in the clause above mentioned.

It is contended on the part of the plaintiff in the action that this policy provides for two kinds of insurance; one of indemnity to the pulp company, against loss or damage to property, and one against loss of human life, or injury to persons, and that the promise of the insurer in the latter respect, under the special clause which I have mentioned, was made absolutely for the

benefit of Provencha, or his legal representatives in case of death, and not merely to indemnify the pulp company for any loss which it might sustain from, or by reason of, such death. It is argued that the manifest intent of the contract was to compensate, to a limited extent, those sustaining a loss from death, regardless of any relations existing between the assured and the person killed and regardless of any interest which the assured might have in the person killed.

The policy of insurance was issued prior to the passage of the act of 1892 (Chap. 690, sec. 55), which expressly authorizes an employer to take out accident insurance covering his employees collectively, for the benefit of such as may be injured, and, therefore, is not affected by that law. The action must stand or fall upon the determination of the question whether the contract of insurance gave any rights to Provencha, or to his legal representatives, to enforce it against the insurer for his, or their, benefit. Certainly, Provencha was not a party to the contract of insurance and it does not appear from the record, even, that he was an employee of the pulp company at the time the contract was made. The stipulated fact is, and it is all the evidence that we have on the subject, that Provencha, on and prior to the day when the accident occurred, was in the employment of the company. In the face of such a stipulation it is to be inferred, if not presumed, that Provencha was not an employee when the policy was issued. But, perhaps, that fact alone may not have a decisive bearing upon the question, if the theory of the plaintiff be tenable, that the promise of the insurer was made for the benefit of those who, being employees, might sustain injury. The difficulty in the way of maintaining the action upon any such theory is radical, in that Provencha was neither privy to the contract, nor to its consideration. It is not necessary to define precisely what was intended between the parties by the insertion of the clause in question. It may be that it was intended purely as an indemnity to the assured against pecuniary loss resulting to it from an injury occuring to an employee; whether that pecuniary loss were established as a legal liability

of the assured, or whether it were a voluntary payment made to compensate the injured person on the part of the company. Assuming that it intended an insurance of the employees through their employer, the case is not helped very much; because no right of action was given to the employee, nor could any cause of action exist at common law. It is, of course, competent for the legislature to alter the rules of the common law and to create a cause of action where none existed previously and that is what was attempted to be done by the legislature in the legislation of 1892, to which I have referred. But under the rules of the common law, giving a right of action upon the engagement or promise of a party, the cause of action is vested in the person with whom, or to whom, the engagement, or the promise, is made. An exception is allowed in the case of a third party, for whose benefit a contract is made; when he may be allowed to bring an action in his own name. In such a case, however, it must appear that, when the contract was made, some obligation, or duty, was owing from the promisee in the contract to the party to be benefited. It is not sufficient that the performance of the contract may benefit a third person. It must have been entered into for his benefit and the promisee must have a legal interest that it be performed in favor of the third person. (Vrooman v. Turner, 69 N. Y. 280; Durnherr v. Rau, 135 N. Y. 219.) It was said by Judge Rapallo in Garnsey v. Rogers, (47 N. Y. 233), when speaking of the doctrine of Lawrence v. Fox, (20 N. Y. 268), that he did not understand that that case went so far as to hold that every promise made by one person to another, from the performance of which a third person would derive a benefit, gives a right of action to such third party; he being privy neither to the contract nor to the consideration. Now what was there in the relation which Provencha sustained to the pulp company, which gave him a legal claim to the benefit of the promise of the insurer in this policy? If he had no legal claim, he could have no equitable claim; because a court of equity will not enforce a demand which is in contravention of rules of law. We do not know that he was an employee of the pulp company, at the time this con-

tract of insurance was made. The only parties to the contract are the pulp company and the insurance company. It cannot be supposed that there was an intention on the part of the pulp company to secure some benefit to Provencha; for he was not in its employment and he could in no respect be deemed in privity with the pulp company with respect to the contract. There was no relation of debtor and creditor; nor any obligation or duty owing from the pulp company to Provencha, affecting or concerning this contract. The only obligation or duty, as between them, consisted in such as grew out of the relation of employer and employee; for any breach of which the law gave a right of action and which was, in fact, availed of by Provencha's administratrix.

Nor can it be said that the pulp company had any legal interest that the promise of the insurer should be performed in favor of Provencha; for, assuming that a legal interest could have arisen upon the happening of the injury, it certainly ceased upon the satisfaction by the pulp company of the claim made in the action brought by his administratrix.

I think it is impossible for us to hold, under the circumstances, that there was such a relation between Provencha and the pulp company, or any such privity on his part to this contract of insurance, as conferred upon him, or his legal representatives, a right of action upon the policy of insurance, and, for that reason, the judgment appealed from should be affirmed, with costs.

Parker, Ch. J., Haight, Martin and Vann, JJ., concur for affirmance upon the ground that the insurance policy in question was at most intended as a pecuniary indemnity to the legal representatives of the deceased employee for the loss sustained by them in consequence of his death, and that but one recovery is permitted, whether the death was caused through negligence or unavoidable accident.

A claim having been presented by the legal representatives against the assured, based upon negligence, and that claim having been recognized and paid, no further right of action could exist under the policy.

Gray, J., reads for affirmance; all concur (Parker, Ch. J., Haight, Martin and Vann, JJ., in result on memorandum filed). Judgment and order affirmed, with costs.

MARTHA E. TEETER, Respondent, *v.* UNITED LIFE INSURANCE ASSOCIATION, Appellant.

[159 N. Y. 411; decided June 6, 1899.]

PARKER, Ch. J. April 4th, 1887, William W. Teeter, of Ithaca, made application to the defendant for a policy of life insurance, and was on that day examined by the defendant's local examining physician; the day following, the policy was issued and delivered to Teeter, his wife, this plaintiff, being named therein, as beneficiary; the provisions thereof that are involved in this review are as follows:

"CONDITIONS.

* * * * * * *

"5th. A failure to comply with the rules of said Association as to payment of assessments shall also render this policy void.

"RULES.

* * * * * * *

"2d. Upon the death of any member, the member above insured shall pay, if required, to the Secretary of the Association an assessment of $4.90.

"3d. * * * A notice shall be sent announcing each assessment, and the number thereof, to the last post office address given to the Association by each member, and if the assessment is not received within thirty days from the mailing of said notice, it shall be accepted and taken as sufficient evidence that the party has decided to terminate his connection with the Association, which connection shall thereupon terminate and the party's contract with the Association shall lapse and be void; but for valid reasons (such as failure to receive notice of an assessment) the officers of the Association may reinstate such party, after

medical examination and approval, upon payment of assessment arrearages.

"And the said Association does hereby further promise and agree that after two years from the date hereof, the only considerations that shall be binding upon the holder of this policy are that he shall pay the annual dues and assessments at the times and places and in the manner hereinafter stipulated, and that the regulations of the Association as to occupation and employment shall be observed, and that in all other respects, if this policy matures after the expiration of said two years, this policy shall be indisputable."

Teeter continued to pay his assessments promptly until the assessment of July 15th, 1889, which was, by the terms of the policy, payable at the company's office on or before the 14th day of August following. On August 11th Teeter turned over the amount of his assessment to Dr. Baker, the defendant's local examining physician, to be sent with Dr. Baker's assessment; by some oversight Dr. Baker omitted to send the assessment until the 15th day of August, when he mailed a check to the company and advised it that such check was for his own and Teeter's assessments. The company received Dr. Baker's check on the 16th, and instead of promptly returning the money retained it, and on the same day addressed to Teeter a letter acknowledging the receipt of the moneys to pay the assessments, but asserted that Teeter was a delinquent in that the remittance had come two days after it was due, and advised him that before it could give him credit for the assessment, he should sign and return what it termed a health certificate, which it inclosed, on receipt of which it would forward the proper voucher for his remittance. Teeter was away from home at the time this letter reached Ithaca, but upon his return he promptly signed the health certificate and forwarded it to the defendant. By it he certified that he was then in good health, and that the answers given and representations made in his application for the insurance were substantially true, and were applicable to his then condition, except as to his age. Teeter was then reinstated upon the books of the defendant,

and thereafter continued to pay his assessments until his death, which occurred some four years and eight months after the date of his reinstatement. The cause of his death was cancer, and the defendant in this action denies the right of this plaintiff to recover, on the ground that the statements made in the reinstatement certificate as to the condition of Teeter's health were false. Upon the trial of the action it gave evidence tending to support the position taken, and at the close of the testimony requested the court to send the case to the jury to determine whether on and prior to August 26th, 1889, Teeter had any local disease, and specifically whether or not he had prior to that date a cancer. These requests were denied, and the court directed a verdict in favor of the plaintiff.

It is urged, in support of the position taken by the trial court, that the premium of July, 1889, was timely paid, but that if it were not the premium was in fact accepted and retained by the defendant, and, hence, the policy never did lapse, and that in any event the policy became incontestable two years after its reinstatement, which took place on August 29, 1889. The claim that the premium was timely paid is founded upon the fact that Teeter did pay over the amount of the assessment to the examining physician of the defendant on the 11th day of August, 1889, to be forwarded to the company; and as this was three days before the expiration of the assessment period, it is insisted that the payment to this officer of the defendant was payment to the company. This position is not well taken, for the reason, among others, that the examining physician to whom the money was paid did not represent the company in the matter of receiving assessments, nor is it pretended that Teeter or Dr. Baker thought so; on the contrary, it is quite apparent from the transaction that, as a matter of accommodation to Teeter, Dr. Baker undertook to transmit Teeter's assessment with his own. His act in receiving the money under those circumstances was not the company's act. Nor does the claim that it should be held that the policy never did lapse because the defendant received and has ever since retained the July assessment, seem to us well grounded.

It is true that the assessment was received and retained, but immediately upon its receipt, on the 16th day of August, the defendant, by one of its officers, advised Teeter by letter that the policy had lapsed and that before it could give him credit for the assessment, Teeter should sign and return the health certificate, which was inclosed, and that upon the receipt of such certificate by the company a proper voucher for the remittance would be forwarded. Very shortly afterwards Teeter signed the certificate and sent it on. By this act necessarily he recognized the claim of the defendant that the policy had lapsed, and consented to the reinstatement of the policy and the retention of the assessment by the defendant on the basis of a reinstated policy. The retention of the assessment, therefore, was not under the old policy and in recognition of its continuance, but on the revived policy, which came into existence on the 29th day of August, 1889, by force of the provisions of the old contract, supplemented by Teeter's act of signing and forwarding the health certificate, and the defendant's act in reinstating the insured on the books of the company.

We are thus brought to a consideration of the claim of the plaintiff that the two years' limitation provided for by the contract commenced to run upon the reinstatement of the policy, and, hence, that for a period of more than two years prior to the death of Teeter it constituted a bar to any defense based on the ground that the statements in the reinstatement certificate signed by Teeter were false. Had the original application contained any false statements the defendant would have been prevented by the terms of its contract from setting up their falsity as a defense to this action. (Wright v. M. B. L. Assn., 118 N. Y. 237.) And it seems to us after an examination of the contract that the defendant had two years after the reinstatement within which to investigate the condition of Teeter's health at the time of the making of the reinstatement certificate, and that after that time the policy became again indisputable.

The contract of insurance consisted of the policy issued to Teeter and his application for insurance, which was by the terms

of the policy made a part of the contract. It provided, as we have seen, in effect that after two years it should be indisputable. It also provided that for a failure to pay assessments, the policy "shall lapse and be void, but for valid reasons the officers of the association may reinstate such party after medical examination and approval upon payment of arrearages." In effect the contract is that the policy lapses at once upon the failure of the assured to pay the assessments, but at the option of the company, and upon compliance by the assured with the conditions that it may impose, life may be again given to it. Turning to the facts of this case we find that Teeter, in accordance with a notice received from the defendant, duly made out the reinstatement certificate and forwarded it, and the defendant upon its receipt and on or about the 29th day of August, 1889, reinstated him. Thereupon the policy of insurance was restored in full vigor as of that date, and by its very terms it was to become incontestable after two years. Not only for two years, but for more than four years thereafter Teeter paid and the defendant received assessments aggregating in amount $225.00, and the defendant is now barred by the terms of the contract from contesting the policy on the ground that the statements contained in the reinstatement certificate of Teeter touching the state of his health were untrue. The trial court was, therefore, right in holding that the facts proved by the defendant did not constitute a defense.

The judgment should be affirmed, with costs.

All concur.

Judgment affirmed.

Gibson Electric Company, Appellant, *v.* The Liverpool and London and Globe Insurance Company, Respondent.

[159 N. Y. 418; decided June 6, 1899.]

Martin, J. This action was upon a standard policy of fire insurance whereby the defendant insured the plaintiff's buildings, engines, machinery, goods and other property described therein for the period of one year from November 23, 1890.

Among others, the policy contained provisions to the effect that the company should not be liable beyond the actual cash value of the property insured at the time any loss or damage should occur; that the loss or damage should be ascertained or estimated according to such actual cash value; that such ascertainment or estimate should be made by the insured and the defendant, or, if they differed, by appraisers, as therein provided, and that the entire policy, unless otherwise provided by agreement indorsed thereon or added thereto, should be void if, with the knowledge of the insured, foreclosure proceedings were commenced or notice was given of the sale of any property covered by the policy, by virtue of any mortgage or trust deed.

The policy also included the usual provisions requiring all the property remaining after the fire to be exhibited; that the assured should submit to examination under oath, and produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof, and that when there was a disagreement as to the amount of any loss it should be ascertained by two competent and disinterested appraisers, each party to select one, the two chosen to select a competent and disinterested umpire, the award of any two to determine the loss, and the parties to pay the appraiser respectively selected by them and to bear equally the expenses of the appraisal and umpire. It also provided that the company should not be held to have waived any provision or condition of the policy, or any forfeiture thereof, by any requirement, act or proceeding on its part relating to the appraisal or to any examination therein provided for.

When the policy was issued, the premises were incumbered by a mortgage held by Job R. Furman, who, upon his refusal to join as plaintiff, was made a defendant in this action. On the fourteenth of April, 1891, Furman commenced an action to foreclose his mortgage, which was prosecuted to judgment, and upon the thirty-first day of October the property was advertised for sale. That judgment was, however, subsequently set aside, a trial was had, and a final judgment entered dismissing the complaint in that action. But subsequently, and in July, 1892,

a second action was brought, which resulted in a judgment foreclosing the mortgage and directing a sale of the property. A sale was had on December 3, 1892, and the sum realized being insufficient to pay the amount due upon the mortgage, a judgment for the deficiency was entered December 28, 1892.

Upon the occurrence of the fire, notice was promptly given to the defendant, and soon after an agreement for submission to appraisers of the amount of the plaintiff's loss was executed by the parties and appraisers were appointed. At that time the defendant had no notice of the action to foreclose the mortgage, and received none until the fourth of November, 1891. It was then notified by the attorneys for the defendant Furman, to whom the defendant wrote on the next day: "The entire matter is now in the hands of our adjuster, who will give the same due attention in accordance with the terms and provisions of the policy." When the company ascertained that an action of foreclosure had been commenced, the adjustment of the loss by the appraisers was still pending and was not concluded until a month afterwards. The record discloses that during the time the appraisal was in progress, the defendant examined the plaintiff's books, bills and vouchers, and that the plaintiff's president was required to and did incur some expenses in the conduct of the appraisal and subsequently paid one of the appraisers thirty-five dollars. It does not, however, clearly appear whether the examination of the plaintiff's books or the acts performed by the plaintiff's president were after or before the time when the defendant learned of the foreclosure action.

Upon the sixteenth of December, when the appraisal was concluded and the award made, the plaintiff executed and delivered to the defendant proofs of loss which were retained by it. Upon the next day it acknowledged receipt of the proofs, and seems to have claimed that the policy was void. All we have found in the record to show what the company did when the proofs of loss were received is contained in the evidence of the witness Gibson, who testified to having received a letter from the defendant on December seventeenth acknowledging the receipt of the proofs

of loss and making the comment that the policy was void. The record discloses that while the defendant became aware of the pendency of the foreclosure action on the fourth of November and the proceedings before the appraisers were not concluded until the fourth of the following December, yet it made no objections to the award or to the continuance of the appraisal, nor did it in any way claim to the plaintiff that it was not liable upon the policy until after the sixteenth of that month, when the proofs of loss were served.

The trial court dismissed the complaint upon the ground that the policy was void by reason of the commencement of the action to foreclose the mortgage upon the premises. The Appellate Division affirmed the judgment of the trial court upon the same ground, and also held that the omission of the insurance company to disaffirm the adjustment after knowledge of the forfeiture of the policy did not constitute a waiver of such forfeiture. This was based upon the provision in the policy that the company should not be held to have waived any condition or forfeiture by any requirement, act or proceeding on its part relating to the appraisal or to the examination provided for, and also upon the ground that the appraisal agreement contained a provision that such appointment and submission were without reference to any other questions or matters of difference within the terms and conditions of insurance, and were of binding effect only so far as the actual cash value of the loss and damage to the property was concerned. It also decided that the facts relied upon to show a waiver by the defendant, which consisted of trouble and expense connected with the appraisal, the furnishing of proofs of loss, the examination of the plaintiff's books and papers and paying the appraisers, were all connected with the appraisal and were covered by the provision of the policy relating to that subject.

The appellant, however, to sustain its appeal takes the broad ground that when the defendant permitted the adjustment to proceed after knowledge of the forfeiture, it waived the forfeiture and the policy was fully reinstated. This contention rests upon

the proposition that the acts of the company were in affirmation of the policy, and it could not affirm the policy and at the same time deny its validity. In other words, it could not recognize the policy as an existing contract for the purposes of appraisal, for the examination of books and papers and the examination of parties, and still repudiate it upon the ground that it was forfeited by reason of the action to foreclose the mortgage. It claims that when the company acquired knowledge of the foreclosure, and, hence, the condition of the policy was broken, and it deliberately recognized its existence for the purpose of appraisal, it constituted a reaffirmance of the contract and it continued.

The case of Titus v. Glens Falls Ins. Co. (81 N. Y. 410) is relied upon by the plaintiff, and claimed to be decisive of this question. In that case it was asserted that the policy was void by reason of the foreclosure of a mortgage upon the property insured. The defendant, after it had notice of the proceeding, required the insured to appear and be examined, and the court held that the insurance company had the right to make the examination only under the policy, and by exercising that right it recognized its validity, subjected the insured to trouble and expense, and thus waived the forfeiture occasioned by the foreclosure. The policy in that case provided that the use of general terms, or language less than a distinct, specific agreement, clearly expressed and indorsed on the policy, should not be construed as a waiver of any printed or written condition or restriction therein. It is said that that provision is as broad and comprehensive as the condition in the standard policy, and, hence, that that case is an authority sustaining the plaintiff's contention.

The question as to what constitutes a waiver of a forfeiture under the provisions of a fire insurance policy, has often been considered by this court. Thus, in Weed v. L. & L. Fire Ins. Co. (116 N. Y. 106) it was decided that, to establish a waiver of a forfeiture in a policy of insurance, the proof must show a distinct recognition of the validity of the policy after a knowledge of the forfeiture by the person by whom it is claimed such forfeiture was waived.

In Roby v. A. C. Ins. Co. (120 N. Y. 510, 518) it was declared that where, after knowledge of the forfeiture of a policy, the insurer recognizes its continued validity, does acts based thereon, and requires the insured, by virtue thereof, to do some act or incur some trouble or expense, the forfeiture is, as a matter of law, waived, and the waiver need not be based upon any new agreement or upon estoppel. In that case it was said that "the policy in question was void or valid as a whole. If any part was valid, it was all valid. The defendant could not enforce any part without practically admitting that it was operative in all its parts."

Pratt v. D. H. M. F. Ins. Co. (130 N. Y. 206) is to the effect that where the agents or committee of an insurance company after being apprised of facts affecting the policy asked the insured to fill out the blank proofs of loss which they gave him, called for his books, required him to furnish information which they knew involved trouble and loss of time for him to obtain, it was a ratification of the policy and a waiver of the forfeiture.

It was decided in Armstrong v. A. Ins. Co. (130 N. Y. 560) that, while a waiver of a condition of forfeiture contained in a policy of insurance need not be based upon a technical estoppel, yet, in the absence of an express waiver, some of the elements of an estoppel must exist, and that the insured must have been misled by some action of the company or it must have done something after knowledge of a breach of the condition, which could only be done by virtue of the policy or have required something from the assured which he was bound to do only at the request of the company under a valid policy, or have exercised a right which it had only by virtue of such policy. In that case it was held, as it was in the Titus case, that a waiver could not be inferred from mere silence, but would require some affirmative action on the part of the insurer which indicated that it intended to waive the result of the plaintiff's breach.

Bishop v. A. Ins. Co. (130 N. Y. 488) is to the effect that a company issuing a policy containing a provision that it shall not be modified or changed except in writing signed by it, may, by its con-

duct, estop itself from enforcing the provision against a party who has acted in reliance upon such conduct.

Again, in Ronald v. M. R. F. L. Assn. (132 N. Y. 378) it was in effect said that in the absence of any agreement, a waiver of forfeiture of a policy results only from negotiations or transactions with the insured, by which the insurer after knowledge of the forfeiture recognizes the continued existence of the policy, or does acts based thereon, or requires the insured, by virtue thereof, to do some act or incur some expense or trouble.

Quinlan v. P. W. Ins. Co. (133 N. Y. 356) is, in many respects, similar to the case at bar. In that case the policy contained the same provisions as the policy in suit relating to proceedings to foreclose a mortgage, and also as to the power of an agent to waive any of the conditions or provisions of the policy, and it was held that the provisions in a policy to the effect that no representative of the company should have power to waive any condition or provision except by writing indorsed upon the policy, were valid, and that the condition that such waiver was to be written upon the policy was of the essence of the authority of the agent to act, and that a consent or act not so indorsed was void. (Citing Walsh v. Hartford Fire Ins. Co., 73 N. Y. 10; Marvin v. Universal Life Ins. Co., 85 N. Y. 278.) Of that case it may be said, however, that it was held that the agent had no authority whatever to bind the company in writing or otherwise, or to waive any condition of the policy.

In Kiernan v. Dutchess County Mut. Ins. Co. (150 N. Y. 190) it was held that when an appraisal of the loss under a fire insurance policy is proper in any event, the fact that one was had at the request of the company has no bearing upon the question of forfeiture.

The question of waiver was also considered in Van Tassel v. Greenwich Ins. Co. (151 N. Y. 130), where it was in effect held that, in the absence of a subsequent waiver, the rights of the insured are to be determined as of the date of the fire, and that to establish a waiver a preponderance of evidence is requisite.

In Walker v. Phœnix Ins. Co. (156 N. Y. 628), where an insurer, after having made a contract of fire insurance, in ignorance of the existence of a chattel mortgage which rendered the insurance voidable, learned of the existence of the mortgage and thereafter treated the policy as valid and put the insured to trouble or expense on account thereof, it was held that those acts were evidence from which the jury might find a waiver of a forfeiture.

This court has several times held that the provisions in a standard policy, restricting the power of an agent to waive any of its conditions except in a particular manner, cannot be deemed to apply to the conditions which relate to the inception of the contract, where the agent delivered it and received the premium with a knowledge of the true situation. (Wood v. A. F. Ins. Co., 149, N. Y. 382.)

Although the decisions of this court, of which we have made this brief review, seem to warrant the conclusion that an insurer, even under the provisions of a standard policy, may estop itself from claiming, or may waive, a forfeiture under its conditions by its acts and requirements it makes of the insured after knowledge of the forfeiture, still, the circumstances and acts are required to constitute such an estoppel or waiver seem to be quite firmly established. Thus, in the absence of an express waiver, at least, some of the elements of an estoppel must exist. The insured must have been misled by some act of the insurer, or it must, after knowledge of the breach, have done something which could only be done by virtue of the policy, or have required something of the assured which he was bound to do only under a valid policy, or have exercised a right which it had only by virtue of such policy. Such an estoppel or waiver must be established by the person claiming it by a preponderance of evidence, and neither an estoppel nor a waiver of the breach of a condition after forfeiture, by reason thereof, can be inferred from mere silence or inaction.

Applying these principles to the case under consideration, it becomes manifest that the plaintiff's appeal cannot prevail. The most that the plaintiff has established by the proof is that for

a month or more after the defendant became aware of the fact that the policy was forfeited by the commencement of the foreclosure action and until the proofs of loss were furnished, the defendant simply remained silent and inactive. Upon receiving the proofs, however, the defendant immediately notified the plaintiff that its policy had been forfeited and was void, and since that time it has performed no act inconsistent with that claim. The plaintiff has in no way been misled by any act or statement of the defendant. It has done nothing under the policy, has exercised no right by virtue of it, nor has it required the plaintiff to perform any act which it was required by the policy to perform. The most that can be said as to the continuance of the appraisal is that the defendant did nothing, and whatever was done by the plaintiff was voluntary.

Under these circumstances we have no doubt as to the correctness of the decisions below, and, hence, the judgment should be affirmed, with costs.

All concur.

Judgment affirmed.

Emil Greeff, Respondent, *v.* The Equitable Life Assurance Society of the United States, Appellant.

[160 N. Y. 19; decided October 3, 1899.]

Martin, J. The question of the sufficiency of the plaintiff's complaint has been certified to this court by the Appellate Division and presents the only question to be determined upon this appeal. The importance of this case requires a careful and studious consideration of that question and of the principles involved in its determination. Its importance arises not so much from the amount at issue in this particular case, although it is large, as from the principles to be established by its decision. The determination of the principles involved will not only affect existing contracts amounting to many million dollars, but may disturb the methods and basis upon which vast business transactions have hitherto been conducted, and create confusion and

disorder in a system under which an important branch of business has been transacted for at least a half century.

The defendant was organized in 1859 under an act of the legislature providing for the incorporation of life insurance companies, passed June 24, 1853, with a capital stock of one hundred thousand dollars, upon which, under its charter, its holders might receive not to exceed seven per cent. per annum, and the earnings and receipts of the company, over the dividends, losses and expenses, were to be accumulated by it. Its corporate powers were vested in a board of directors who were authorized to select from among their number a president and vice-president, and to appoint a secretary and such other officers as they might deem requisite. They were given power to enact by-laws, rules and regulations for the government of the officers and agents of the company and for the management of its affairs, to determine the rates of premiums, the amount to be insured upon any one life and the terms of such insurance. The charter also provided that the insurance business of the company should be conducted on the mutual plan, and that all premiums should be payable in cash. In case a policyholder should omit to pay any premium due from him, or should violate any other condition of the policy, the board of directors might forfeit his policy and apply all previous payments to the benefit of the company. It also provided "The officers of the company, within sixty days from the expiration of the first five years, from December 31, 1859, and within the first sixty days of every subsequent period of five years, shall cause a balance to be struck of the affairs of the company, which shall exhibit its assets and liabilities, both present and contingent, and also the net surplus, after deducting a sufficient amount to cover all outstanding risks and other obligations. Each policyholder shall be credited with an equitable share of the said surplus. Such equitable share, after being ascertained, shall be applied to the purchase of an additional amount of insurance (payable at death or with the policy itself), expressing the reversionary value of such equitable share, at such interest as the directors may designate, or if any policyholder so direct, such

equitable share of surplus shall be applied to the purchase of an annuity, at such rate of interest as the directors shall designate, to be applied in the reduction of his or her future premiums. In case of death, the amount standing to the credit of the party insured, at the last preceding striking of balance as aforesaid, shall be paid over to the person entitled to receive the same; and the proportion of surplus equitably belonging to him or her, at the next subsequent striking of balance, shall also be paid, when the same shall have been ascertained and declared."

In 1868, by chapter 118 of the laws of that year, a statute was enacted which provided that any domestic insurance corporation, which, by its charter or articles of association, is restricted to making a dividend only once in two or more years, may hereafter, notwithstanding anything to the contrary in such charter or articles, make and pay over dividends annually, or at longer intervals, in the manner and proportions, and among the parties, provided for in such charter or articles.

Chapter 100 of the Laws of 1872 provided that "it shall be lawful for any life insurance company organized under the laws of this state, to ascertain at any given time, and from time to time, the proportion of surplus accruing to each policy from the date of the last to the date of the next succeeding premium payment, and to distribute the proportion found to be equitable either in cash, in reduction of premium, or in reversionary insurance, payable with the policy, and upon the same conditions as therein expressed at the next succeeding date of such payment; anything in the charter of any such company to the contrary notwithstanding."

On the first day of July, 1882, the plaintiff entered into a written contract of insurance with the defendant whereby it, in consideration of the statements contained in the plaintiff's application and the payment of the premium mentioned therein, promised to pay to the plaintiff or his representatives on May 2, 1897, or upon his death if it occurred before then, the sum of twenty thousand dollars. Among the provisions and requirements indorsed upon and made a part of the policy, and relying

upon which it was issued and received, was the following: "This policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this society, by way of increase to the amount insured, according to such principles and methods as may from time to time be adopted by this society for such distribution; which principles and methods are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract; but the society may at any time before a forfeiture upon request of the person holding the absolute legal title to this policy, substitute a cash payment to be fixed by said society in lieu of the said increase to the amount insured, to be used in reduction of subsequent premiums."

All the conditions of the policy were kept and performed by the plaintiff on his part. The defendant annually, within sixty days from the thirty-first day of December in each year, from 1882 to 1896, both inclusive, caused a balance to be struck of the affairs of the society, exhibiting its assets and liabilities, both present and contingent, and also the net surplus after deducting a sufficient amount to cover all outstanding risks and other obligations. Such net surplus ascertained and declared by the defendant in each of the several years was for the year 1882, $8,078,495, and in each subsequent year a larger amount, until 1896, when the amount was $43,277,179. During the years mentioned the defendant distributed to the plaintiff in reversionary insurance, payable with the policy and on the conditions therein expressed, as the plaintiff's proportion of surplus accruing from the date of the last to the date of the next succeeding payment, amounts varying from $243 to $328, making a total of $3,932.

The several divisions of surplus distributed to the plaintiff were from sums received in excess of the several amounts mentioned as the balance of the surplus for each year, so that each distribution of surplus has been from profits accruing during the year without diminishing the surplus on hand at the end of the preceding year, and the plaintiff has received no portion of the net surplus of $43,277,179 ascertained and declared by the defendant as the amount on hand December 31, 1896.

According to the principles and methods adopted by the defendant for distribution of surplus there was distributed to the plaintiff in the year 1895 $328, as his portion of a distribution of surplus amounting to $2,002,954.23, and the proportion due the plaintiff of the $43,277,179, net surplus ascertained on December 31, 1896, according to the same principles and methods, which were the principles and methods in force during the life of the plaintiff's policy, is $7,087.38, in addition to the amount of surplus actually awarded of $3,932, making a total of $11,019.38 of surplus, and twenty thousand dollars of principal.

On June 23, 1897, the defendant paid to the plaintiff the sum of $23.932 and certain interest thereon, and an agreement was then and there made between them that such payment should not prejudice the right of the plaintiff to claim that he is entitled, under his policy, to a further and greater sum by way of surplus or profits, and there still remains due from the defendant to the plaintiff, under and by virtue of said policy, the aforesaid sum of $7,087.38 and interest thereon from the second day of May, 1897, no part of which has been paid, although payment thereof was duly demanded prior to the commencement of this action.

The foregoing are all the material averments of the complaint, and include the provisions of the policy, the charter and the various statutes so far as they apply to the policy in suit or are referred to in the complaint.

This examination discloses that after alleging the incorporation of the defendant, the provisions of its charter, the statutes relating to the subject, the issuing of the policy, its provisions, the plaintiff's performance of all its conditions, and after eliminating the conclusions and inferences of the pleader, there remain in the complaint the allegations as to the surplus for each year from 1882 to 1896, the amount which was distributed to the plaintiff during those years from profits other than were included in such surplus, the distribution to the plaintiff in 1895 of $328 as his proportion of a surplus of $2,002,954.23, and that his proportion of the $43,277,179 surplus in 1896 would be $7,087.38 if it was distributed in the same manner.

The defendant demurred to the complaint upon the ground that it did not state facts sufficient to constitute a cause of action. By interposing this demurrer, it admitted all the facts alleged and such inferences as could be fairly drawn from them. (Moss v. Cohen, 158 N. Y. 240; Coatsworth v. Lehigh Valley R. Co., 156 N. Y. 451; Sanders v. Soutter, 126 N. Y., 193; Marie v. Garrison, 83 N. Y. 14; Flynn v. Brooklyn City R. R. Co., 158 N. Y. 493, 503; Sage v. Culver, 147 N. Y. 241, 245; Kley v. Healey, 127 N. Y. 555.) But it admitted none of the conclusions averred, nor any construction put upon the contract by the pleader. Nor did it admit the correctness of any inference drawn by the pleader form the facts alleged. The contract having been set forth, the rights of the parties must be determined by the terms of that instrument, so far as they are dependent upon it. (Buffalo Catholic Institute v. Bitter, 87 N. Y. 250; Borgardus v. N. Y. Life Ins. Co, 101 N. Y. 328.)

At the threshold of this examination, it is proper to observe that, under the provisions of section 56 of the Insurance Law (Laws 1892, ch. 690), the plaintiff cannot maintain an action or proceeding for an accounting or enjoining, restraining or interfering with the prosecution of the business of the defendant or for the appointment of a receiver, execept upon the application or approval of the Attorney-General. That statute declares: "No order, judgment or decree providing for an accounting or enjoining, restraining or interfering with the prosecution of the business of any domestic insurance corporation or appointing a temporary or permanent receiver thereof shall be made or granted otherwise than upon the application of the attorney-general, on his own motion or after his approval of a request in writing therefor of the superintendent of insurance, except in an action by a judgment creditor or in proceedings supplementary to execution." This act was doubtless passed to firmly establish and effectuate the decision of this court in Uhlman v. N. Y. Life Ins. Co. (109 N. Y. 421). In Swan v. Mutual Reserved Fund Life Assn. (155 N. Y. 9) we held that the action was for an accounting; that it would result in an interference with the prosecution of the

business of the corporation, and was within the prohibition of the foregoing statute. It was also held that a policyholder had no legal capacity to maintain such an action since the adoption of that statute; that it must be brought, if at all, by the Attorney-General, and that the statute did not violate any constitutional rights of a policyholder or member. Therefore, if this action is to be regarded as an action for an accounting or as interfering with the prosecution of the defendant's business, it is prohibited by statute, as there is no allegation, claim or pretense of any application or approval by the Attorney-General.

In considering whether the complaint states facts sufficient to constitute a cause of action, the point to be determined is whether the facts stated are sufficient to entitle the plaintiff to recover in an action at law upon the policy as an instrument for the payment of money, or to recover against the defendant for a breach of its contract. This renders necessary a somewhat critical examination of the provisions of the policy relating to the defendant's surplus and the manner of its distribution.

The contract provides that the plaintiff's policy, during its continuance, shall be entitled to participate in the distribution of the surplus of the society according to such principles and methods as may from time to time be adopted by it for such distribution, and these principles and methods were expressly accepted and ratified by the plaintiff for himself or any other person having an interest in the policy. Thus, by the terms of the plaintiff's contract, he expressly ratified and accepted the principles and methods which were from time to time adopted by the defendant for the distribution of such surplus.

The plaintiff's claim, that the whole surplus should be distributed, cannot be sustained if it is in conflict with the provisions of the contract between the parties, without making a new contract for them, which the court will not do. Therefore, this question depends for its solution upon a proper interpretation of the provisions of the policy. The parties agreed that the plaintiff should participate in the distribution of the surplus according to the methods and principles adopted by the company.

It is to be observed that the agreement was that the plaintiff should participate not in the whole surplus, but in the distribution of the surplus, or, in other words, in the surplus which, according to the defendant's methods and principles, was to be distributed. We find nothing in the record to sustain the suggestion of the learned Appellate Division to the effect that the minds of the parties did not meet as to that provision in the contract. It was clearly a part of it, which was presumably understood and deliberately entered into by them. Surely there is nothing in the complaint to indicate that any of the provisions of the policy was not fully understood by the plaintiff and intended to be an effective part of it.

The principles and methods by which the defendant distributed its surplus are set forth in the complaint. It discloses that the defendant has never divided among its policyholders its entire surplus, but has uniformly since 1882 retained a portion thereof in its own hands. The purpose for which it was retained does not appear. It may have been to insure the defendant's continued solvency and thereby to more fully protect the holders of its policies, or because the fund so retained was dedicated to other classes of insurance, or to its annuity fund. Presumptively it was for some proper and lawful purpose.

It is manifest that by the terms of the plaintiff's policy the only right he acquired was to share in an equitable distribution of the accumulated surplus. Until a distribution was made by the officers or managers of the defendant, the plaintiff had no such title to any part of the surplus as would enable him to maintain an action at law for its recovery. We think the principles which control the disposition of the surplus earnings of a stock corporation are applicable here. In those cases it has often been held that until dividends have been declared a stockholder has no right of action at law to recover any part of the fund applicable to that purpose, and that when directors have exercised their discretion in regard thereto the courts will not interfere unless there is bad faith, or willful neglect, or abuse of such discretion. (Cook on Stock and Stockholders, § 542, note 5, §§ 272, 542, 545; Wil-

liams v. W. U. T. Co., 93, N. Y. 162; McNab v. McNab & Harlin Mfg. Co., 62 Hun, 18; Park v. Grant Locomotive Works, 40 N. J. Eq. 114; Boardman v. Lake Shore & Mich. S. Ry. Co., 84 N. Y. 157; Thomas v. N. Y. & G. L. Ry. Co., 139 N. Y. 163; Day v. O. & L. C. R. R. Co., 107 N. Y. 129; Fuller v. Met. Life. Ins. Co., 70 Conn. 647.) Those principles were recognized by GOODRICH, P. J., in his dissenting opinion in this case. He says: "In general, only the directors of any corporation have the power to decide what amount or share of its earnings is to be applied in dividends, and I can see no different principle which limits the authority of the directors of this society to decide what part of the net surplus is to be distributed to the policyholders at any particular period." As there is in the complaint in this case no allegation of bad faith, willful neglect or abuse of discretion by the defendant or its officers, it seems clear that under the principle of these authorities this action cannot be maintained.

The learned Appellate Division, while it admitted that the defendant had a large discretion in determining the amount of its surplus, and that it might increase its reserve fund for the security of its policyholders and to cover any contingent liabilities that might arise, taking such steps and adopting such principles and methods as were demanded by a wise and prudent management to insure the prompt payment of losses and to successfully carry on and extend its business, still held that as the fund remaining in the defendant's hands had been denominated by it as surplus, instead of a reserve fund, all the usual powers and authority of its directors and managers to determine how and when it should be distributed, and all their discretion as to the manner of its disposition, were spent, and, hence, they were required, as matter of law, to distribute the entire amount among its policyholders. We are not disposed to agree with that conclusion. We think this case should not be decided upon any such narrow or technical ground. It should be determined upon a fair interpretation of the intent and purpose of the provisions of the policy, and not by giving to a single word an undue, unusual or exaggerated effect. In a sense, all the funds in the

possession of a mutual insurance company, over and above its immediate and present liabilities, may be regarded as surplus, yet it is not for that reason understood as belonging to, or to be immediately distributed among, the policyholders, either by them or by the company. If the same exaggerated meaning were to be given to the word "liabilities" when applied to demands against the company, as was given to the word "surplus," it would include the full face amount of all its outstanding risks or policies, and no surplus would ever exist. The word "surplus," like the word "liabilities," has acquired a special meaning in this branch of the insurance business. Under the provisions of this policy it is plain that the surplus and the distributable surplus are regarded as two distinct and separate funds. The liabilities of a life insurance company are calculated upon rules based upon experience, which are dependent upon various contingencies. As applied in that class of insurance, the liabilities of a company do not represent the full amount of outstanding policies. So the word "surplus" is used to designate the amount of funds in the hands of the company after deducting its liabilities as ascertained by certain rules adopted by the insurance department for determining the value of each risk. Obviously, the word "surplus" was not used in the defendant's charter or policy to designate the amount of money in the company's hands which was to be distributed among its policyholders, but to represent the amount which should remain after certain calculated liabilities were deducted. When that amount was ascertained, it became the duty of the officers of the defendant to determine the portion of such surplus which should be distributed and the portion which should be retained for the benefit and security of the company and it members. We find nothing in the policy which requires the defendant to distribute its entire surplus among its policyholders. It is only required to credit to each policy an equitable share of the surplus, after deducting an amount sufficient to cover all outstanding risks and obligations. Under that provision the defendant had the right to retain out of its surplus an amount sufficient to insure the security of its pol-

icyholders, in the future as well as at present, and to cover any contingencies that might arise or be fairly anticipated. Obviously, it could not have been the intent of this provision to require the defendant to distribute its entire surplus, so that any depreciation in its investments or increase of its liabilities by some unusual condition, or any change of the rate of interest in calculating its reserve, would, of necessity, render it insolvent. The policyholder is to be credited only with an equitable share of such surplus, which must, we think, be regarded such a share as might with due regard to the safety of all its policyholders, the security of its business, and in the exercise of a proper discretion, be thus credited. The adoption of principles or methods for the distribution of its surplus by which it was all distributed each year would not only place in jeopardy the security of every existing policy, but its tendency would be to prevent any increase of its business by obtaining new policies, and thus diminish its future receipts. It was essential to the prosperity of the defendant, and, consequently, to the security of its policyholders, that its business in the future should be increased, or at least maintained, as upon its maintenance its continued solvency and ability to pay future losses principally depended. No prudent person would be inclined to take a policy in a company which had so improvidently conducted its affairs that it only retained a fund barely sufficient to pay its present liabilities, and, therefore, was in a condition where any change by the reduction of interest upon, or depreciation in, the value of its securities, or any increase of mortality would render it insolvent and subject to be placed in the hands of a receiver. The evident purpose of the provisions of the defendant's charter and policy relating to this subject was to vest in the directors of the corporation a discretion to determine the proportion of its surplus which should be divided each year. Assuming then that a discretion as to the amount of the surplus which should be distributed rested in the officers of the defendant, it cannot be said that the plaintiff is entitled, as matter of law, to recover the amount claimed in his complaint.

While the complaint alleges that the defendant declared its surplus to be more than forty-three million dollars, there is no allegation as to the amount of its outstanding policies or the proportion which the surplus bears to the amount of its existing insurance. Nor does it show that the surplus is in any way disproportionate or unnecessary to the proper security of the amount of such outstanding insurance. If, as was stated upon the argument, the amount is one thousand million dollars, the surplus would be only about four and three-tenths per cent. of the amount of its contingent liabilities. Therefore, there is nothing in the complaint to show that the surplus is more than should be retained by a prudent management for the security and benefit of its policyholders.

It is said that the charter provides for a distribution of the entire surplus when ascertained. We find no such provision in it. What it does provide is that when ascertained each policyholder shall be credited with an equitable share of the surplus, to be determined and applied in the manner stated and that the earnings and receipts over and above the dividends, losses and expenses shall be accumulated. Hence, if we assume that the charter, and not the contract, is to control (which we by no means hold), then the question at once arises who is to determine what an equitable distribution of the surplus is? Or, in other words, the question is who is to determine how much of the surplus shall be distributed to the policyholders and how much shall be accumulated and retained for the security of the society and its members? Manifestly, that question is to be decided by the officers and managers of the defendant, who are to exercise their discretion in determining it, having in view the present and future contingencies of the business. In the absence of any allegation of wrongdoing or mistake by them, their determination of the question must be treated as proper and their apportionment of the surplus prima facie to be regarded as equitable. (Uhlman v. N. Y. Life Ins. Co., 109 N. Y., 421.)

There is no allegation that the amount of the fund held by the defendant is greater than is required by a prudent management to meet the possible and probable emergencies of its business, nor that the plaintiff has been inequitably treated as between himself and the defendant's other policyholders. Whether the discretion exercised by the defendant's officers was or was not equitable, could not be determined by the court unless an accounting by the defendant was had, and after a full investigation and ascertainment of the exact situation and condition of its affairs. Confessedly, that was not the purpose of this action.

Moreover, when the plaintiff obtained his policy, he knew, or, at least, could have easily ascertained, what principles and methods the defendant adopted in the distribution of its surplus, and that they were the same as were employed by all the successful mutual insurance companies doing business in this state. Presumptively, the plaintiff knew that the defendant had an undistributed surplus amounting to more than eight million dollars at the time his policy was issued, and that it was an added security thereto. That fact may very well have been an inducement to him to take a policy in the defendant's company. Thus, it is quite evident, not only that the plaintiff knew that the society accumulated a portion of its surplus each year, but that, independently of the provisions of the policy, he understood and consented to the principles and methods adopted and carried out by the defendant in its distribution.

Furthermore, the facts alleged fail to show that the plaintiff was entitled to any portion of the undistributed fund. The substance of his allegations as to that fund and its distribution is that by the defendant's distribution of a portion of its surplus in 1895, his proportion of $2,002,954.23 was $328, and that if the fund of $43,277,179 was distributed in the same manner, $7,087.38 would be placed to the credit of his policy. He, however, fails to allege any facts which show that any surplus which was not credited to his policy was available for or could properly or equitably be thus employed. The remaining fund may have equi-

tably belonged to other policyholders who held a different kind of policy and who belonged to a separate class to which it was properly dedicated. This fund may have been, and doubtless was, necessary to the proper security of the various holders of the defendant's policies and to the proper and successful transaction of its business. The plaintiff avers no facts which disclose that under the provisions of his policy he acquired any interest in that portion of the surplus which represented the accumulation of a part of the defendant's earnings for forty years and which remained after it paid the plaintiff the portion which its officers had from time to time determined as equitably belonging to him. Before the plaintiff was entitled to recover he was required to show that under his contract he had some legal title to or interest in the fund in the defendant's possession. His allegation is that if that fund was divided as an amount in which he had an interest was previously divided, he would be entitled to receive the sum mentioned in the complaint. That allegation in no way shows that he had any interest in that fund, or that he was entitled to receive from the defendant the amount claimed or any other amount. The requirements of a valid complaint are that it shall contain a plain and concise statement of the facts which constitute a cause of action. That requirement has not been fulfilled in this case. As we have already seen, the plaintiff has failed to state sufficient facts to disclose that he has any right or interest in the fund of which he seeks to recover a part.

The contract between the parties, the defendant's charter and the statute of 1872 are all to the effect that the distribution of its surplus by the defendant was to be based upon principles of equity and controlled by the discretion of the defendant's officers. Under the policy it was only the proportion of the surplus which equitably belonged to it that was to be credited to it and paid to the plaintiff. Therefore, before any amount of the surplus was available as a credit upon the plaintiff's policy, the proportion which equitably belonged to him, or should be credited to his policy, must be ascertained and determined. Until that was done no action at law to recover any portion of it could be

maintained. Such an ascertainment and determination was a condition precedent to the right of recovery. It may be that if the defendant had failed or refused to ascertain and distribute the proportion of the surplus which equitably belonged to the plaintiff he could compel it to act and determine the amount. Still, until that was done no action at law for its recovery could be maintained.

These considerations render it manifest that upon the facts alleged in his complaint the plaintiff is not entitled to recover. Eliminating from it the conclusions, inferences and construction of the pleader, and considering only the averments of fact, it fails to show any right in the plaintiff to maintain this action. No facts are alleged which show that the plaintiff, under his policy, had any actual interest in the fund of which he seeks to recover a part. By its terms he possessed no legal right to any part of the defendant's surplus, except in that portion which its officers determined to distribute among the holders of its policies, and an action at law could not be maintained until that determination was made.

It follows that the order and interlocutory judgment of the Appellate Division reversing the interlocutory judgment entered upon a decision of the Special Term should be reversed, that the interlocutory judgment of the Special Term should be affirmed, with costs to the appellant in all the courts, and that the question certified to this court should be answered in the negative.

All concur, except Vann, J., not voting.

Judgment accordingly.

George Solomon, as Assignee for the Benefit of Creditors of Henry Thoesen, Respondent, *v.* Continental Fire Insurance Company of the City of New York, Appellant.

[160 N. Y. 595; decided November 21, 1899.]

Martin, J. This action was to recover upon a fire insurance policy issued by the defendant to the plaintiff's assignors, and with its consent transferred to the plaintiff.

The defense was based upon the single ground that the plaintiff omitted to give the notice of loss required by its policy. It was a New York standard policy, and contains the following provisions: "If fire occur the insured shall give immediate notice of any loss thereby in writing to this company. * * * No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity until after full compliance by the insured with all the foregoing requirements."

The issue arising upon this defense was tried before a referee, who decided that, under the facts and circumstances disclosed by the evidence, the defendant received sufficient notice of the loss within the requirements and conditions of the policy. As the decision of the referee does not state separately the facts found by him, and as the judgment entered thereon has been affirmed by the Appellate Division, upon this appeal all the facts warranted by the evidence and necessary to support the judgment are presumed to have been found. (Amherst College v. Ritch, 151 N. Y. 282.)

The circumstances which surrounded the plaintiff after the loss were unusual and peculiar. He was an assignee of the parties originally insured, and the defendant's consent to the transfer of the policy to the plaintiff was not obtained by him personally, but by another. There were many other policies upon the property.

Under the evidence the referee was justified in finding that the plaintiff had no knowledge of the contents of the policy in question, and that he obtained neither the policy nor any information that notice of loss was required by its provisions, until the last week in January, 1894, which ended on the thirty-first day of that month, or until about fifty days after the fire and three days before the date of the notice. This notice was received February sixth as appears by a letter from the defendant to the plaintiff. A Sabbath intervened between the date of the notice and its receipt by the defendant. The fire occurred upon the sixteenth day of December, 1893. The policy was upon a stock of merchandise consisting principally of furniture. The building containing it

was totally destroyed. The defendant was apprised of the destruction of the building and its contents upon the morning of the fire through a printed notice left with it by the committee of the fire patrol. This notice disclosed that the entire building was destroyed, and that it was occupied for furniture and storage.

At the time of the fire the policy in suit was in a safe in the building destroyed. The safe was removed from the ruins about six days afterwards, but the plaintiff was unable to open it. It was then taken to the manufacturer for that purpose. When finally opened it was evening and dark. Its entire contents which consisted of a great number of books and papers were at once removed and placed in a vault in the building where the plaintiff had his office. On the following morning he searched for the policy in the vault and among his papers, but was unable to find it, as it had fallen to the floor behind a case of pigeon holes, where it was subsequently found. It was not until the last week of January, and, as one witness testified, about fifty days after the fire, that the policy was found.

The plaintiff had no books or papers in his possession which disclosed the names of the companies which had policies upon the property in question, and had no knowledge of the defendant's policy or of its requirements. While there was a conflict in the evidence bearing upon the question of the plaintiff's knowledge of the existence of this policy and its provisions, and in regard to his ability to obtain it, still, whether he had such knowledge or was able to obtain it earlier, was, under the evidence, a question of fact to be determined by the referee. It is obvious that the plaintiff could have had no purpose in delaying to serve the notice of loss beyond the time when it could be reasonably accomplished.

If the plaintiff exercised due diligence in seeking to obtain the policy, and in seeking for the information which would enable him to give the required notice, and he was unable to obtain it until three days before the date of the notice and six days before it was received by the defendant, it can hardly be held, as matter of law, that the service of the notice was insufficient or too late under the requirements of the policy.

Whether, under all the circumstances, immediate notice was given within the meaning of the policy, when fairly construed, was the question to be determined in this case. The word "immediate," like "forthwith," does not mean instantly, but immediate notice is notice within a reasonable time. In determining what was a reasonable time, it was necessary for the referee to take into consideration the situation of the plaintiff and all the circumstances by which he was surrounded. If they justified him in finding that the plaintiff used due diligence in discovering the policy, in ascertaining what it required and in preparing and serving the notice of loss, then the referee was justified in determining that the notice was sufficient under the provisions of the policy.

May, in his work on Insurance, in effect says, that if the notice is required to be immediate, the requirements will be met if it is given with due diligence under the circumstances of the case, and without unnecessary and unreasonable delay, of which the jury are ordinarily the judges.

In O'Brien v. Phœnix Ins. Co. (76 N. Y. 459) the policy provided that the assured should forthwith give notice to the company of the fire, and as soon after as possible render a particular account of the loss. The fire occurred March 8th, 1876. The affidavit to the proofs of loss was sworn to April 18th, 1876; they were served May 16, 1876, and it was held that the omission to serve the proofs at an earlier period was not an absolute bar to a recovery, but that the question whether the delay was unreasonable or not was one of fact for the jury.

In Carpenter v. G. A. Ins. Co. (135 N. Y., 298), where proofs of loss were not served until one hundred and fifteen days after the fire, it was held that the plaintiff was required to serve them within a reasonable time, and that the question whether that was a reasonable time was a question of fact and properly submitted to the jury.

In Griffey v. N. Y. Cent. Ins. Co. (100 N. Y., 417), it was held that, under the provision of a policy requiring the insured to forthwith give notice of loss, it was enough if he acted in the

matter with diligence and gave the notice without unnecessary delay, and that the question whether the delay was or not unreasonable was one of fact for the jury.

In N. Y. Cent. Ins. Co. v. Nat. Protection Ins. Co. (20 Barb., 468, 475), where the notice was required to be served forthwith, in determining the effect of that provision it was said: "This provision has never been construed literally to require notice on the day. It has always been held that due diligence under all the circumstances was all that was required." (Inman v. Western F. Ins. Co., 12 Wend., 452.) The Central Insurance Company case was reversed (14 N. Y., 85) upon another ground, but was subsequently cited upon this question with approval in Bennett v. Lycoming County Mut. Ins. Co. (67 N. Y., 274) where the same doctrine was reasserted. The latter case was cited with approval in Matthews v. Am. Cent. Ins. Co. (154 N. Y., 458) where it was, in substance, said that the words "immediately after the fire," as used with reference to the notice of loss, are to be construed not literally, but in the light of what may be reasonable and possible in the case at hand.

In several recent cases this court has discussed the distinction between the two classes of conditions which are to be found in policies of fire insurance. As to those which operate upon the parties prior to the loss, such as the condition and situation of the property, the relations of the insured to it and the statements and representations preceding the contract, it has been said that they are matters of substance upon which the liability of the insurer depends, are important in pointing out the conditions and circumstances under which the insurer has agreed to become liable, and, consequently, should receive a fair construction according to the intention of the parties. It has also been said in the same cases that where the liability of the insurer has become fixed by a loss within the range of the contract, courts are reluctant to deprive the insured of the benefit of that liability by any narrow or technical construction of the conditions which prescribe the formal requisites by which the right is to be made available, and, therefore, that those provisions should be reason-

ably and not rigidly construed. (McNally v. Phœnix Ins. Co., 137 N. Y., 389; Paltrovitch v. Phœnix Ins. Co., 143 N. Y., 73; Sergent v. L. & L. & G. Ins. Co., 155 N. Y., 349, 355.)

While it may be that if the question of the plaintiff's reasonable diligence was before us to determine as a question of fact, we might reach a conclusion adverse to that of the referee, still, under the proof and peculiar circumstances of the case, and in view of the authorities to which we have referred, we are of the opinion that this court cannot hold, as a matter of law, that the service of the notice of loss was not within a reasonable time, or that the referee was not justified in finding that the defendant received sufficient notice of the plaintiff's loss under the condition of its policy.

We have examined the various authorities cited by the learned counsel for the appellant, but think none is in conflict with the conclusion reached, as those cases arose under circumstances which render them clearly distinguishable from the case at bar.

We have reached the conclusion that this judgment should be affirmed with less reluctance than we otherwise would, as it is evident from the proof that the defendant was sufficiently apprised of the fire on the same day it occurred to afford it an opportunity to make any investigation or adopt any means it deemed necessary for the protection of its interests.

The judgment should be affirmed, with costs.

VANN, J. (dissenting). The policy in question required the insured to give "immediate notice" of any loss to the insurers, and prohibited any suit for recovery until after full compliance with this condition. We have recently determined that those interested in such a policy must make reasonable efforts to observe this requirement and to remove obstacles in the way of performance. (Matthews v. American Central Ins. Co., 154 N. Y., 449.)

As the plaintiff was only an assignee, under a general assignment for the benefit of creditors, and had never read the policy, the referee was justified in finding that he had no knowledge of this condition when the fire occurred. Since he did not obtain actual possession of the policy for a long time after the fire, owing

to peculiar circumstances not affected by want of diligence on his part, as the referee found, he was not responsible, simply on that account, for not sooner learning the contents of the policy and complying therewith. He was, however, although merely an assignee, bound by the rule of due diligence, for he stood in the shoes of his assignor. It was his duty to make reasonable efforts to ascertain and perform what the policy required on the part of the insured, for it will be presumed that, as a business man of ordinary intelligence, he was somewhat familiar with such a common contract, and knew that there were conditions to be observed by the insured in case a fire occurred. Because he failed to obtain the manual possession of the policy, he was not relieved of all effort to learn its contents in some other practicable way. The authorities require one in his situation to act with reasonable diligence, and, if he does so, the condition as to immediate notice of the loss is not broken, even if there is a long delay. (Bennett v. Lycoming C. M. Ins. Co., 67 N. Y., 274, 277; Wheeler v. Conn. Mut. L. Ins. Co., 82 N. Y., 543; Griffey v. N. Y. Cent. Ins. Co., 100 N. Y., 417, 421; McNally v. Phœnix Ins. Co., 137 N. Y., 389, 401.) Non-performance of the condition, however, when unexcused, is an absolute defense to an action on the policy. (Quinlan v. Providence W. Ins. Co., 133 N. Y., 356, 362.)

The burden of proof was upon the plaintiff to show either that the condition was substantially fulfilled or that the delay was reasonable, and, hence, excusable, under all the circumstances. According to his own testimony I do not think he used due diligence to ascertain the contents of the policy and fulfill its conditions. At the date of the assignment he had, for nine years, been in the employ of the assignor, and after the assignment the assignor was employed by him. He knew of the existence of the policies, although, owing to the confusion caused by the fire, he did not find them for about fifty days. Before the fire he had the policy in suit, with many others, transferred to him as assignee, by Barbour & Durbrow, the firm of brokers who procured the insurance. He knew that they had been the brokers of the assignor for about seven years prior to the assignment.

He knew where their office was, not far from his own, and had kept an account of the moneys paid them for insurance, although there was no record of the policies on the books of the assignor.

Disregarding the evidence of these brokers and their clerk, who, as witnesses for the defendant, gave strong evidence in its favor only, and confining the narration of the facts to those stated by the plaintiff himself, it appears that on the day of the fire he called at the office of the brokers and said to Mr. Brunner, their clerk, "I have come to see about the insurance you effected for me, or the transfers of insurance from Thoesen (the assignor), which he had. He said, 'Well, you have to see Mr. Barbour.' 'Is he in?' 'He is not in.' That is the last I saw of either Mr. Brunner or Mr. Barbour."

On his cross-examination he testified: "After the first of January, 1894 (the fire occurred December 16, 1893), I may have gone again to Barbour & Durbrow's office. I did not go there and ask for a list of the insurance companies. * * * I got from Barbour & Durbrow no list of insurance. I got from no one else a list of insurance. At the time of the fire I had no list of the insurance in my possession."

When examined shortly after the fire by the fire marshal and asked whether a list of policies could not be obtained from the brokers, he said "very likely."

This is substantially all the evidence given by the plaintiff upon the subject, except that he sent the assignor, who had died before the trial, to the brokers' office on the third or fourth day after the fire, but it did not appear for what purpose or what transpired. He did not testify or show that he was unable for any reason to get a list of the insurance companies, or that any effort was made to that end, except as stated.

At the close of the evidence the defendant moved to dismiss the complaint upon the ground, among others, that the plaintiff "had the means of acquiring all the information necessary to enable him to comply with the terms of the contract of insurance requiring him to give to the defendant immediate notice of the loss as therein provided." The referee did

not separately state the facts found by him, but decided "the issues in this action in favor of the plaintiff," and directed judgment accordingly for the amount of the policy. Upon appeal the judgment was affirmed, but by a divided vote.

An insurance contract, in case of doubt as to its meaning, should be construed most favorably to the insured and against the insurer, who is responsible for the doubt. This is especially true after a fire has occurred and the liability of the company has, to a certain extent, become fixed thereby. The insurer, however, cannot by construction be deprived of all benefit from a plain provision of its contract. Some effect must be given to the clause requiring immediate notice, which cannot be construed out of the policy altogether. Notice given fifty-three days after the fire is not "immediate," still the delay may be excused by the insured. The main question in this case is whether the plaintiff met the burden of excusing his delay by sufficient evidence of diligence. In my opinion he did not meet the requirements of the law by showing that he made a reasonable effort to secure the information necessary to enable him to perform the contract. He knew where he could get a list of the policies, and this would have enabled him to call on the company and ask what there was for him to do, or get a copy of the policy. If the company refused, he could safely rest on the refusal. He did call on his brokers, but they were not in. He says he may have called again, but he fails to state what he did. According to his own statement he never asked either of them for any information. He did speak to their clerk and was told that he would have to see one of the firm, who was not in. Thereupon he left, and, as he states, that was the last he saw of broker or clerk. As was said in the dissenting opinion below: "Thus the plaintiff admits his own deliberate negligence. Why did he not return and see Barbour? He is silent upon that point. Why did he not ask Thoesen? Again he is silent. In fact, he seems to have studiously avoided making either inquiry or search."

Reasonable effort did not require a long journey or great expense or much time. The effort of an hour would doubtless have sufficed. All he had to do was to ask his broker for the information, and if he refused to give it, persaps that would have been enough to make a question of fact for the referee. But he did nothing, or substantially nothing. The obstacles in the Matthews case (*supra*) were more serious and the diligence used greater, yet we held that the insured was not entitled to recover because he did not comply with the condition or make reasonable efforts to do so. Instead of doing his best, the plaintiff did virtually nothing, and his default, as I view it, stands wholly without excuse. I think there was no question of fact for the referee in this regard, and that it was his duty to grant the motion of the defendant and dismiss the complaint. Upon the evidence as now presented the plaintiff was not entitled to recover.

While all the equities are apparently with the plaintiff, and the position of the defendant seems harsh, I respect its legal rights and vote for a reversal.

Parker, Ch. J., O'Brien, Bartlett and Haight, JJ., concur with Martin, J., for affirmance; Gray, J., concurs with Vann, J., for reversal.

Judgment and order affirmed.

Frank Reynolds, as Receiver of Richard Worthington, Respondent, *v.* The Ætna Life Insurance Company, Respondent, Joseph J. Little, as Receiver of the Worthington Company, and Margaret Worthington, Appellants. Impleaded with Jennie Doman, *et al.*

[160 N. Y., 635; decided November 21, 1899.]

Martin J. That the defendant Little, as receiver of the Worthington Company, acquired no title to the policies in question or to the money due or paid thereon by virtue of his appointment, has already been decided. (Little v. Garabrant, 90 Hun,

404; affirmed, 153 N. Y., 661; Bulkley v. Little, 154 N. Y., 742; 9 App. Div., 627.)

Therefore, if he possessed any right to the money due or paid under the policies, it was acquired from and through the assignment by Richard Worthington to the defendant Doman, the assignment by Doman to Margaret Worthington, and the assignment by Margaret to him. But as these assignments have been found to be fraudulent as to the creditors of Richard Worthington, it is obvious that Little obtained no title under them as against the plaintiff. It must, therefore, be asumed, in the further discussion of the questions involved, that Little, as receiver, had no title to the policies in question or the money paid thereon, which could be defended as against the plaintiff or which entitled him to enforce them against the insurance company in defiance or in diminution of the plaintiff's rights.

The plaintiff having been duly appointed as receiver of the property of Richard Worthington in proceedings supplementary to execution long before Little's appointment, and while the judgment debtor was the owner of the policies his title was superior to any right or interest Little may have obtained by virtue of the assignments by which it was sought to transfer the policies to him. Upon the plaintiff's appointment as receiver, the property of the judgment debtor vested in him from the time of filing the order appointing him. (Code of Civil Procedure, § 2468.) By virtue of his appointment he represented the judgment debtor, and could bring any action relating to the property rights thus acquired. He also represented the judgment creditors to an extent necessary to bring actions in the nature of a creditor's bill to set aside fraudulent transfers. (Porter v. Williams, 9 N. Y., 142, 149; Underwood v. Sutcliffe, 77 N. Y., 58; Mandeville, v. Avery, 124 N. Y., 376, 385; Ward v. Petrie, 157 N. Y., 301, 307.)

As between the parties the plaintiff not only acquired the legal title to all the personal property of the debtor which was then in his possession, but also to all his personal property which was in the possession of others at the time of the

service of the order in supplementary proceedings. Thus, when Little was appointed, and also when he took the assignment of these policies, the plaintiff held the legal title to them, although their existence was unknown to him and they were not in his possession.

The appellants contend that upon the death of Richard Worthington the amount which became payable upon these policies passed to his legal representative, and the plaintiff's right to recover it was thus extinguished. The lien upon equitable assets, acquired by the commencement of an action in the nature of a creditor's bill, is not extinguished by the death of the defendant, even before the appointment of a receiver, but it survives his death and is a lien upon such assets in the hands of his administrator. (Brown v. Nichols, 42 N. Y., 26; First Nat. Bank v. Shuler, 153 N. Y., 171.) The proceedings of the Code relating to proceedings supplementary to execution furnish a substitute for the creditor's bill as formerly used, and the service of the order under those provisions takes the place of the commencement of a suit under the old system, and gives the judgment creditor the priority of a vigilant creditor and a lien upon the equitable assets of the debtor. (Lynch v. Johnson, 48 N. Y., 27; Duffy v. Dawson, 22 C. P. R., 235.) In this case a receiver was appointed anterior to the death of the insured, and hence it is manifest that the title remained in the plaintiff and was not divested or affected by his death.

A further contention is that the plaintiff acquired only the surrender value of the policies, and at most can recover but the surrender value at the time of his appointment. We think this contention cannot be sustained. What the plaintiff acquired was the legal title to the policies and all the rights of the judgment debtor under them at the time of the plaintiff's appointment. While the insured had the right to discontinue the payment of the premiums upon the policies as they became due and thus let them lapse, still he was not required to do so. He also had the right to continue paying the premiums and thus keep

the policies in force until their maturity. Having kept them in force, the plaintiff, in whom the title rested, was entitled to the amount due upon them, not exceeding the amount of the debt he represented. He could not have delivered the policies to the company and accepted their surrender value, as the knowledge of their existence had been kept from him by the judgment debtor, who voluntarily continued to pay the premiums and thus kept them in force. Under these circumstances, the title continued in the plaintiff, and he was entitled to receive the full amount which should become due upon the policies, either by expiration of the term of twenty years or by the death of the insured, so far as the amount was necessary to pay the judgment he represented. After the appointment of the plaintiff the judgment debtor held the possession of these policies subject to the plaintiff's title, and had no right to transfer or appropriate them to his own use. He was at most a mere bailee or trustee of them for the plaintiff, and as such he could not have legally collected the amount due if he had lived until the time the policies became payable. He had no title, and, consequently, would have had no right to recover thereon. The sale or transfer by him amounted to a conversion of the property for which he was liable to the plaintiff for its value at the time of the conversion, including any increased value that had arisen after the plaintiff obtained his title. The rule that a trustee or bailee is liable to the owner for property in his hands or wrongfully transferred by him is based upon a rule of property, and the title not being affected by such increase the owner may claim it and its increased value as well. (Silsbury v. McCoon, 3 N. Y., 379; Newton v. Porter, 69 N. Y., 133; Kinsey v. Leggett, 71 N. Y., 387, 395; Guckenheimer v. Angevine, 81 N. Y., 394, 396; Matter of Cavin v. Gleason, 105 N. Y., 261.)

These considerations lead to the conclusion that the plaintiff was entitled to recover of the insurance company the amount due upon the policies, and the proceeds having been received by the other defendants, that he was entitled to recover of them as well.

This conclusion is further controverted by the appellants upon the ground that the orders made on the petition of Little for a settlement with Mrs. Worthington and in the interpleader suit brought by the defendant company, conclusively estopped the court from holding, and the insurance company from claiming, that the other defendants are liable to the plaintiff for the amount due upon the policies, or for sufficient to pay the judgment represented by him. We think this contention should not be sustained. It is manifest from the findings of the trial court that those orders did not affect or bind the plaintiff, who was not a party to that action. Hence, so far as he is concerned, obviously he possesses the right to collect upon the policies in question an amount sufficient to pay the judgment in the action in which he was appointed.

The defendants, other than the insurance company, persistently insist that although the court may have had power to direct a judgment in favor of the plaintiff against the insurance company for the amount due upon the judgment represented by him, it had no authority to modify the judgment appealed from so as to permit or direct that the insurance company, if compelled to pay its policies twice, should recover the amount of the second payment from the other defendants in the action by whom the amount due thereon had been wrongfully received.

It seems clear that the insurance company ought not to be required to pay the amount of its policies twice. It is equally apparent that the defendants, Little and Worthington, are in possession of money which does not belong to them and which should be applied to the payment of the plaintiff's claim. Therefore, unless the court below was without power or authority to modify the judgment in the manner it did, its decision ought to be sustained. When the order in the interpleader action was made and the money paid to the chamberlain by the attorney for the insurance company, he knew that the plaintiff claimed these policies and the money due thereon. The evidence shows that he did not consent to the order, and tends to show that he protested against it. Moreover, at the time he had no

knowledge of the fraud through which the defendants, Little and Worthington, obtained their pretended title to the policies, and he may well have supposed they were the owners of them. The proof also tends to show that, when the money was paid by the company, its attorney was assured by the defendants, Little and Worthington, that the plaintiff's claim was invalid.

Under these circumstances, can we say that the Appellate Division, which is authorized to review the facts as well as the law, was not justified in holding that, upon the facts found by the court below, the order of the court in the interpleader action and the payment of the money under it were so far induced by fraud as to justify it in deciding that the insurance company should not, by reason of the order and payment, be compelled to pay the amount of the policies twice, without the right to recover the amount wrongfully and unlawfully received by the defendants, Little and Worthington? We think not.

We think it cannot be correctly said that either the order in the interpleader action or the order approving the settlement between Little and Mrs. Worthington was an adjudication of the rights of the parties to this suit which barred or concluded the court in determining the equitable and legal rights of the parties. Obviously, the order approving the settlement had no binding effect upon the parties to this action, as it related only to an agreement between Little and Mrs. Worthington.

It must be regarded as the established law of this State that a judgment is not conclusive in a second action unless the same question was at issue in a former suit of which the court had competent jurisdiction, and the subsequent action is between the same parties or their privies. The conclusive character of a judgment as a bar extends only to the identical issues which were tried in the former action. They must be the same in each action, not merely in name, but in fact and in substance, and the party seeking to avail himself of a former judgment as conclusive evidence or as a bar in a subsequent action must show affirmatively that the question involved in the second was material and determined in the former, as a former judgment would not operate

as an estoppel in a subsequent action as to immaterial and unessential facts, even though put in issue and directly decided. It is final only as to facts litigated and decided, which relate to the issue, and the determination of which was necessary to the determination of that issue. (Palmer v. Hussey, 87 N. Y., 303; Bell v. Merrifield, 109 N. Y., 202; Hymes v. Estey, 116 N. Y., 501; Lewis v. O. N. & P. Co., 125 N. Y., 341; Rose v. Hawley, 133 N. Y., 315; House v. Lockwood, 137 N. Y., 259; Ward v. Boyce, 152 N. Y., 191, 201.)

In the Palmer case it was held that the conclusive character of a judgment as a bar extends only to identical issues, and they must be such not merely in name, but in fact and substance. The Bell case is to the effect that, while a valid judgment upon a question directly involved in a suit is conclusive evidence as to that question in another suit between the same parties, although for a different cause of action, that it must appear, either by the record in the former suit or by extrinsic evidence, that the precise question was raised and determined therein, and the burden of establishing it rests with the party who endeavors to make use of the judgment as conclusive evidence upon that point.

In Hymes v. Estey there was a claim that a former judgment was conclusive as to the existence of a public way. In the former action the question was whether the public had a right to a strip of land for a street, and in the second it was whether the land was used as a street or visible as such. It was there held that the question in the second case was not within the purview of the former or essential to be determined, and, hence, the judgment was not conclusive.

The Lewis case establishes the principle that, where a judgment may have proceeded upon two or more distinct facts, the party seeking to avail himself of it in a subsequent action as conclusive evidence as to one of those facts must show affirmatively that the former decision was based upon that fact. In the Rose case it was held that, as the second cause of action accrued after the former judgment, it was not a bar to a recovery in the second.

In House v. Lockwood it was held that a judgment does not operate as an estoppel in a subsequent action between the parties as to immaterial and unessential facts, even though put in issue by the pleadings and directly decided. It is simply final as to facts litigated and decided therein, having such a relation to the issue that their determination was necessary to the determination of that issue. In the Ward case it was held that before the record of a former judgment between the same parties would be conclusive it must appear that the court in the first action had jurisdiction, and the same fact involved in the second action was at issue in the former and was material and determined.

In Matter of Flushing Ave. (98 N. Y., 445) an order was made denying a motion to set aside for irregularity the report of commissioners of estimate and assessment in proceedings for a local improvement. Pending an appeal a second motion was made upon substantially the same papers, but assailing the constitutionality of the act under which the improvement was made. The second motion was denied and the constitutionality of the act affirmed in the Court of Appeals. It was there held that the second motion was no bar to a subsequent review of the first and that the parties were not precluded from examining the question of regularity.

In Avila v. Lockwood (98 N. Y., 32), where a suit was brought to set aside a sale as fraudulent and to recover the property sold, the defendant, a corporation, disposed of it pending the litigation, and when judgment was rendered ordering it to deliver the property, the defendant was unable to comply with the judgment, and it was held that such a judgment was no bar to a subsequent action by the plaintiff's assignee to recover from the defendant's agents the proceeds of the property sold pending the original suit and received by such agents.

Applying the principles of these decisions to the question under discussion, it is quite obvious that neither of the orders relied upon by the appellants effected an estoppel as against either the plaintiff or the insurance company. The parties were not the same, nor was the plaintiff a privy of either of the parties to the

interpleader suit. In that suit none of the questions involved in this was determined. There the insurance company came into court and alleged that it had a fund in its hands to which there were two claimants, that it was indifferent between them, and asked the court to decide which was entitled to it. One of the defendants alleged that he was the owner as against the others and this they admitted. Upon that state of the pleadings the order was made. There was no adjudication that the fund in fact belonged to Little or to Worthington, or to both as against the claim of the true owner. Nor did the insurance company admit that it belonged to either. It merely alleged that both claimed it and asked the court to determine who, as between the then parties, should have it. The only question decided in that case was that as between the defendants in that action Little was entitled to the money due on the policies. Did the insurance company by this action admit or estop itself from denying that the policies belonged to either when the true owner appeared, established his ownership and sought to enforce his right? We think neither of the orders relied upon by the appellants in any way estopped or prevented the court from awarding the relief granted by the Appellate Division, especially in view of the facts found and the obvious fraud of the appellants in obtaining from the insurance company the money that justly and legally belonged to plaintiff.

The issue in the interpleader suit is in no way involved in this. In the former it was as to which of the defendants should have a fund which was admitted to be due upon the policies, which were in the possession of Little. In that case there was no issue, claim or pretense that the policies belonged to the plaintiff in this action or any other person than Little. No such question was involved. Indeed, no question as to the title of the policies was litigated. In this case the title was the only issue litigated, and the question was whether the plaintiff owned the policies, and, if he did, whether the defendants, Little and Worthington, should refund the money which they obtained wrongfully upon the claim that they were the owners and entitled to the

money payable thereon. These issues were new, have arisen since the former order was made, and were not tried or determined in the interpleader action. There was no decision in the former suit that the defendants, Little and Worthington, were entitled to the policies as against any other claimant, which was binding either upon the plaintiff or the insurance company upon a second trial.

Under these circumstances, and in view of the authorities cited, it is obvious that neither the order in the interpleader action nor the order permitting the settlement between Little and Mrs. Worthington was a bar to the right of the plaintiff to recover against these defendants, or to the right of the court to adjudge that Little and Mrs. Worthington should pay the amount wrongfully received by them to the insurance company in case it should be required to pay its policies a second time. That question was raised by answer of the insurance company, was germane to this action and was properly determined by the Appellate Division.

The judgment should be affirmed, with costs.

All concur (VANN, J., in result).

Judgment and order affirmed.

INSURANCE LAWS.

INSURANCE LAWS.

Chap. 693.

AN ACT to amend chapter six hundred and ninety of the laws of eighteen hundred and ninety-two, entitled "An act in relation to insurance corporations, constituting chapter thirty-eight of the general laws," relating to powers of casualty insurance corporations.

Became a law May 25, 1899, with the approval of the Governor. Passed, a majority being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Subdivision four of section seventy of chapter six hundred and ninety of the laws of eighteen hundred and ninety-two, entitled "An act in relation to insurance corporations, constituting chapter thirty-eight of the general laws," is hereby amended so as to read as follows:

4. Guaranteeing the fidelity of persons holding places of public or private trust. Guaranteeing the performance of contracts other than insurance policies and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law required. Guaranteeing and indemnifying merchants, traders and those engaged in business and giving credit from loss and damage by reason of giving and extending credit to their customers and those dealing with them; and corporations authorized to do such last named business in this subdivision mentioned shall have all the powers conferred by section one hundred and seventy-eight of this chapter.

§ 2. This act shall take effect immediately.

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